

1 JOHN JAY LEBRON (SBN: 201429)  
2 jjlebron@lebronlaw.com  
3 Law Offices of John Jay Lebron  
4 1503 South Coast Drive, Suite 313  
5 Costa Mesa, California 92626  
6 Telephone: (714) 576-8229  
7 Facsimile: (714) 988-8897

8 Attorneys for Relators, SERVE ALL HELP ALL, INC. D/B/A NON-PROFIT  
9 ALLIANCE OF CONSUMER ADVOCATES, JOSE ARTURO ABAD-VEGA,  
10 DANNY WILLIAMS AND MOSES HALL

11  
12 **IN THE UNITED STATES DISTRICT COURT**  
13 **FOR THE CENTRAL DISTRICT OF CALIFORNIA**

14 UNITED STATES, *ex rel.* SERVE ALL  
15 HELP ALL, INC. D/B/A NON-PROFIT  
16 ALLIANCE OF CONSUMER  
17 ADVOCATES; JOSE ARTURO ABAD-  
18 VEGA; DANNY WILLIAMS AND  
19 MOSES HALL,

20 Relators,

21 v.

22 ACE SECURITIES CORP. HOME  
23 EQUITY LOAN TRUST 2004-FM1 BY  
24 HSBC BANK USA AS TRUSTEE;  
25 ACE SECURITIES CORP. HOME  
26 EQUITY LOAN TRUST 2004-FM2 BY  
27 HSBC BANK USA AS TRUSTEE;  
28 ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST 2004-HE1 BY  
HSBC BANK USA AS TRUSTEE;  
ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST 2004-HE3 BY  
HSBC BANK USA AS TRUSTEE;  
ACE SECURITIES CORP. HOME

CV 14-00210 TJH (DFMx)

Assigned to:  
Honorable Terry J. Hatter, Jr.  
Courtroom 17 – Spring Street Floor

**FOURTH AMENDED  
COMPLAINT**

**1. TWO VIOLATIONS OF THE  
FALSE CLAIMS ACT, 31 U.S.C.  
§§ 3729-3733 *ET SEQ.***

**2. VIOLATION OF THE  
FINANCIAL INSTITUTIONS  
REFORM, RECOVERY AND  
ENFORCEMENT ACT OF 1989,  
12 U.S.C. § 1833A (FIRREA)**

1 EQUITY LOAN TRUST 2004-HE4 BY  
2 HSBC BANK USA AS TRUSTEE;  
3 ACE SECURITIES CORP. HOME  
4 EQUITY LOAN TRUST 2004-IN1 BY  
5 HSBC BANK USA AS TRUSTEE;  
6 ACE SECURITIES CORP. HOME  
7 EQUITY LOAN TRUST 2004-OP1 BY  
8 HSBC BANK USA AS TRUSTEE;  
9 ACE SECURITIES CORP. HOME  
10 EQUITY LOAN TRUST 2004~RM1 BY  
11 HSBC BANK USA AS TRUSTEE;  
12 ACE SECURITIES CORP. HOME  
13 EQUITY LOAN TRUST 2004-RM2 BY  
14 HSBC BANK USA AS TRUSTEE;  
15 ACE SECURITIES CORP. HOME  
16 EQUITY LOAN TRUST 2004-SD1 BY  
17 HSBC BANK USA AS TRUSTEE;  
18 ASSET BACKED SEC. CORP.  
19 FIELDSTONE MORT. INVESTORS  
20 TRUST 2004-2 BY HSBC BANK USA  
21 AS TRUSTEE;  
22 CITIGROUP MORTGAGE LOAN  
23 TRUST 2004-HYB3 BY HSBC BANK  
24 USA AS TRUSTEE;  
25 DEUTSCHE MORTGAGE LOAN  
26 TRUST 2004-3 BY HSBC BANK USA  
27 AS TRUSTEE;  
28 DEUTSCHE MORTGAGE LOAN  
TRUST 2004-4 BY HSBC BANK USA  
AS TRUSTEE;  
DEUTSCHE MORTGAGE LOAN  
TRUST 2004-5 BY HSBC BANK USA  
AS TRUSTEE;  
DEUTSCHE MORTGAGE SECURITIES  
MORTGAGE LOAN TRUST 2004-1 BY  
HSBC BANK USA AS TRUSTEE;  
DEUTSCHE MORTGAGE SECURITIES  
MORTGAGE LOAN TRUST 2004-2 BY  
HSBC BANK USA AS TRUSTEE;  
FIELDSTONE MORTGAGE

1 INVESTMENTS TRUST 2004-3 BY  
2 HSBC BANK USA AS TRUSTEE;  
3 FIELDSTONE MORTGAGE  
4 INVESTMENTS TRUST 2004-4 BY  
5 HSBC BANK USA AS TRUSTEE;  
6 FIELDSTONE MORTGAGE  
7 INVESTMENTS TRUST 2004-5 BY  
8 HSBC BANK USA AS TRUSTEE;  
9 FREMONT HOME LOAN TRUST 2004-  
10 A BY HSBC BANK USA AS TRUSTEE;  
11 FREMONT HOME LOAN TRUST 2004-  
12 B BY HSBC BANK USA AS TRUSTEE;  
13 FREMONT HOME LOAN TRUST 2004-  
14 C BY HSBC BANK USA AS TRUSTEE;  
15 FREMONT HOME LOAN TRUST 2004-  
16 D BY HSBC BANK USA AS TRUSTEE;  
17 HOMESTAR MORTGAGE  
18 ACCEPTANCE CORP. 2004-1 BY HSBC  
19 BANK USA AS TRUSTEE;  
20 HOMESTAR MORTGAGE  
21 ACCEPTANCE CORP. 2004-2 BY HSBC  
22 BANK USA AS TRUSTEE;  
23 HOMESTAR MORTGAGE  
24 ACCEPTANCE CORP. 2004-3 BY HSBC  
25 BANK USA AS TRUSTEE;  
26 HOMESTAR MORTGAGE  
27 ACCEPTANCE CORP. 2004-4 BY HSBC  
28 BANK USA AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS FIELDSTONE TRUST  
2004-1 BY HSBC BANK USA AS  
TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST 2004-FFC BY

1 HSBC BANK USA AS TRUSTEE;  
2 PEOPLES CHOICE HOME LOANS  
3 SECURITIES TRUST 2004-1 BY HSBC  
4 BANK USA AS TRUSTEE;  
5 PEOPLES CHOICE HOME LOANS  
6 SECURITIES TRUST 2004-2 BY HSBC  
7 BANK USA AS TRUSTEE;  
8 STRUCTURED ADJUSTABLE RATE  
9 MORTGAGE LOAN TRUST 2004-14  
10 BY HSBC BANK USA AS TRUSTEE;  
11 WELLS FARGO HOME EQUITY  
12 TRUST MORT. PASS THROUGH  
13 CERTS. 2004-2 BY HSBC BANK USA  
14 AS TRUSTEE;  
15 ACE SECURITIES CORP. HOME  
16 EQUITY LOAN TRUST 2005-AG1 BY  
17 HSBC BANK USA AS TRUSTEE;  
18 ACE SECURITIES CORP. HOME  
19 EQUITY LOAN TRUST 2005-ASAP1 BY  
20 HSBC BANK USA AS TRUSTEE;  
21 ACE SECURITIES CORP. HOME  
22 EQUITY LOAN TRUST 2005-HE1 BY  
23 HSBC BANK USA AS TRUSTEE;  
24 ACE SECURITIES CORP. HOME  
25 EQUITY LOAN TRUST 2005-HE2 BY  
26 HSBC BANK USA AS TRUSTEE;  
27 ACE SECURITIES CORP. HOME  
28 EQUITY LOAN TRUST 2005-HE3 BY  
29 HSBC BANK USA AS TRUSTEE;  
30 ACE SECURITIES CORP. HOME  
31 EQUITY LOAN TRUST 2005-HE4 BY  
32 HSBC BANK USA AS TRUSTEE;  
33 ACE SECURITIES CORP. HOME  
34 EQUITY LOAN TRUST 2005-HE5 BY  
35 HSBC BANK USA AS TRUSTEE;  
36 ACE SECURITIES CORP. HOME  
37 EQUITY LOAN TRUST 2005-HE6 BY  
38 HSBC BANK USA AS TRUSTEE;  
39 ACE SECURITIES CORP. HOME  
40 EQUITY LOAN TRUST 2005-HE7 BY

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 HSBC BANK USA AS TRUSTEE;  
2 ACE SECURITIES CORP. HOME  
3 EQUITY LOAN TRUST 2005-RM1 BY  
4 HSBC BANK USA AS TRUSTEE;  
5 ACE SECURITIES CORP. HOME  
6 EQUITY LOAN TRUST 2005-RM2 BY  
7 HSBC BANK USA AS TRUSTEE;  
8 ACE SECURITIES CORP. HOME  
9 EQUITY 23 LOAN TRUST 2005-SD2  
10 BY HSBC BANK USA AS TRUSTEE;  
11 ACE SECURITIES CORP. HOME  
12 EQUITY LOAN TRUST 2005-SD3 BY  
13 HSBC BANK USA AS TRUSTEE;  
14 ACE SECURITIES CORP. HOME  
15 EQUITY LOAN TRUST 2005-SL1 BY  
16 HSBC BANK USA AS TRUSTEE;  
17 ACE SECURITIES CORP. HOME  
18 EQUITY LOAN TRUST 2005-SN1 BY  
19 HSBC BANK USA AS TRUSTEE;  
20 DEUTSCHE ALTA SECURITIES  
21 MORTGAGE LOAN TRUST 2005-1 BY  
22 HSBC BANK USA AS TRUSTEE;  
23 DEUTSCHE ALTA SECURITIES  
24 MORTGAGE LOAN TRUST 2005-2 BY  
25 HSBC BANK USA AS TRUSTEE;  
26 DEUTSCHE ALTA SECURITIES  
27 MORTGAGE LOAN TRUST 2005-3 BY  
28 HSBC BANK USA AS TRUSTEE;  
29 DEUTSCHE ALTA SECURITIES  
30 MORTGAGE LOAN TRUST 2005-4 BY  
31 HSBC BANK USA AS TRUSTEE;  
32 DEUTSCHE ALTA SECURITIES  
33 MORTGAGE LOAN TRUST 2005-5 BY  
34 HSBC BANK USA AS TRUSTEE;  
35 DEUTSCHE ALTA SECURITIES  
36 MORTGAGE LOAN TRUST 2005-6 BY  
37 HSBC BANK USA AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 DEUTSCHE ALTA SECURITIES  
2 MORTGAGE LOAN TRUST 2005-  
3 AR1BY HSBC BANK USA AS  
4 TRUSTEE;  
5 DEUTSCHE ALTA SECURITIES  
6 MORTGAGE LOAN TRUST 2005-AR2  
7 BY HSBC BANK USA AS TRUSTEE;  
8 FIELDSTONE MORTGAGE  
9 INVESTMENTS TRUST 2005-1 BY  
10 HSBC BANK USA AS TRUSTEE;  
11 FIELDSTONE MORTGAGE  
12 INVESTMENTS TRUST 2005-2 BY  
13 HSBC BANK USA AS TRUSTEE;  
14 FIELDSTONE MORTGAGE  
15 INVESTMENTS TRUST 2005-3 BY  
16 HSBC BANK USA AS TRUSTEE;  
17 FREMONT HOME LOAN TRUST 2005-  
18 A BY HSBC BANK USA AS TRUSTEE;  
19 FREMONT HOME LOAN TRUST 2005-  
20 B 24 BY HSBC BANK USA AS  
21 TRUSTEE;  
22 FREMONT HOME LOAN TRUST 2005-  
23 C BY HSBC BANK USA AS TRUSTEE;  
24 FREMONT HOME LOAN TRUST 2005-  
25 D BY HSBC BANK USA AS TRUSTEE;  
26 FREMONT HOME LOAN TRUST 2005-  
27 E BY HSBC BANK USA AS TRUSTEE;  
28 BY HSBC BANK USA AS TRUSTEE;  
GSAA HOME EQUITY TRUST 2005-12  
BY HSBC BANK USA AS TRUSTEE;  
GSAA HOME EQUITY TRUST 2005-15  
BY HSBC BANK USA AS TRUSTEE;  
GSAA HOME EQUITY TRUST 2005-3  
BY HSBC BANK USA AS TRUSTEE;  
GSAA HOME EQUITY TRUST 2005-6  
BY HSBC BANK USA AS TRUSTEE;  
GSAA HOME EQUITY TRUST 2005-7  
BY HSBC BANK USA AS TRUSTEE;  
GSAA HOME EQUITY TRUST 2005-9  
BY HSBC BANK USA AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 MERRILL LYNCH MORTGAGE  
2 INVESTORS OWNIT SERIES 2005-1  
3 BY HSBC BANK USA AS TRUSTEE;  
4 MERRILL LYNCH MORTGAGE  
5 INVESTORS OWNIT SERIES 2005-2  
6 BY HSBC BANK USA AS TRUSTEE;  
7 MERRILL LYNCH MORTGAGE  
8 INVESTORS TRUST 2005-2 BY HSBC  
9 BANK USA AS TRUSTEE;  
10 MERRILL LYNCH MORTGAGE  
11 INVESTORS TRUST 2005-WMC1 BY  
12 HSBC BANK USA AS TRUSTEE;  
13 MERRILL LYNCH MORTGAGE  
14 INVESTORS TRUST SERIES MLCC  
15 2005-B BY HSBC BANK USA AS  
16 TRUSTEE;  
17 NOMURA ASSET ACCEPTANCE  
18 CORP. ALT. LOAN TRUST 2005-AP2  
19 BY HSBC BANK USA AS TRUSTEE;  
20 NOMURA ASSET ACCEPTANCE  
21 CORP. ALT. LOAN TRUST 2005-AP3  
22 BY HSBC BANK USA AS TRUSTEE;  
23 NOMURA ASSET ACCEPTANCE  
24 CORP. ALT. LOAN TRUST 2005-AR3  
25 BY HSBC BANK USA AS TRUSTEE;  
26 NOMURA ASSET ACCEPTANCE  
27 CORP. ALT. LOAN TRUST 2005-AR4  
28 BY HSBC BANK USA AS TRUSTEE;  
NOMURA ASSET ACCEPTANCE  
CORP. ALT. LOAN TRUST 2005-AR5  
BY HSBC BANK USA AS TRUSTEE;  
NOMURA ASSET ACCEPTANCE  
CORP. ALT. LOAN TRUST 2005-AR6  
BY HSBC BANK USA AS TRUSTEE;  
NOMURA ASSET ACCEPTANCE  
CORP. ALT. LOAN TRUST 2005-S2 BY  
HSBC BANK USA AS TRUSTEE;  
NOMURA ASSET ACCEPTANCE  
CORP. ALT. LOAN TRUST 2005-S3 BY  
HSBC BANK USA AS TRUSTEE;

## FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*



1 NOMURA ASSET ACCEPTANCE  
2 CORP. ALT. LOAN TRUST 2005-S4 BY  
3 HSBC BANK USA AS TRUSTEE;  
4 NOMURA HOME EQUITY LOAN  
5 TRUST 2005-FM1 BY HSBC BANK  
6 USA AS TRUSTEE;  
7 NOMURA HOME EQUITY LOAN  
8 TRUST 2005-HE1 BY HSBC BANK  
9 USA AS TRUSTEE;  
10 OWNIT MORTGAGE LOAN TRUST  
11 2005-4 BY HSBC BANK USA AS  
12 TRUSTEE;  
13 RENAISSANCE HOME EQUITY LOAN  
14 TRUST 2005-1 BY HSBC  
15 BANK USA AS TRUSTEE;  
16 RENAISSANCE HOME EQUITY LOAN  
17 TRUST 2005-2 BY HSBC BANK USA  
18 AS TRUSTEE;  
19 RENAISSANCE HOME EQUITY LOAN  
20 TRUST 2005-3 BY HSBC BANK USA  
21 AS TRUSTEE;  
22 RENAISSANCE HOME EQUITY LOAN  
23 TRUST 2005-4 BY HSBC BANK USA  
24 AS TRUSTEE;  
25 SG MORTGAGE SECURITIES TRUST  
26 2005-0PT1 BY HSBC BANK USA AS  
27 TRUSTEE;  
28 STRUCTURED ADJUSTABLE RATE  
MORTGAGE LOAN TRUST 2005-18  
BY HSBC BANK USA AS TRUSTEE;  
STRUCTURED ADJUSTABLE RATE  
MORTGAGE LOAN TRUST 2005-21  
BY HSBC BANK USA AS TRUSTEE;  
STRUCTURED ADJUSTABLE RATE  
MORTGAGE LOAN TRUST 2005-4 BY  
HSBC BANK USA AS TRUSTEE;  
STRUCTURED ADJUSTABLE RATE  
MORTGAGE LOAN TRUST 2005-7 BY  
HSBC BANK USA AS TRUSTEE;  
WELLS FARGO ASSET SECURITIES



1 CORP. MORTGAGE PASS-THROUGH3  
 2 2005-2 BY HSBC BANK USA AS  
 3 TRUSTEE;  
 4 WELLS FARGO ASSET SECURITIES  
 5 CORP. MORTGAGE PASS-THROUGH  
 6 2005-3 BY HSBC BANK USA AS  
 7 TRUSTEE;  
 8 WELLS FARGO ASSET SECURITIES  
 9 CORP. MORTGAGE PASS-THROUGH  
 10 2005-4 BY HSBC BANK USA AS  
 11 TRUSTEE;  
 12 WELLS FARGO HOME EQUITY  
 13 ASSETBACKED SECURITIES 2005-1  
 14 BY HSBC BANK USA AS TRUSTEE;  
 15 ACE SECURITIES CORP. HOME  
 16 EQUITY LOAN TRUST 2006-ASAP1 BY  
 17 HSBC BANK USA AS TRUSTEE;  
 18 ACE SECURITIES CORP. HOME  
 19 EQUITY LOAN TRUST 2006-ASAP2  
 20 BY HSBC BANK USA AS TRUSTEE;  
 21 ACE SECURITIES CORP. HOME  
 22 EQUITY LOAN TRUST 2006-ASAP3  
 23 BY HSBC BANK USA AS TRUSTEE;  
 24 ACE SECURITIES CORP. HOME  
 25 EQUITY LOAN TRUST 2006-ASAP4  
 26 BY HSBC BANK USA AS TRUSTEE;  
 27 ACE SECURITIES CORP. HOME  
 28 EQUITY LOAN TRUST 2006-ASAP5  
 BY HSBC BANK USA AS TRUSTEE;  
 ACE SECURITIES CORP. HOME  
 EQUITY LOAN TRUST 2006-ASAP6  
 BY HSBC BANK USA AS TRUSTEE;  
 ACE SECURITIES CORP. HOME  
 EQUITY LOAN TRUST 2006-ASL1 BY  
 HSBC BANK USA AS TRUSTEE;  
 ACE SECURITIES CORP. HOME  
 EQUITY LOAN TRUST 2006-CW1 BY  
 HSBC BANK USA AS TRUSTEE;  
 ACE SECURITIES CORP. HOME  
 EQUITY LOAN TRUST 2006-FM1 BY

1 HSBC BANK USA AS TRUSTEE;  
2 ACE SECURITIES CORP. HOME  
3 EQUITY LOAN TRUST 2006-FM2 BY  
4 HSBC BANK USA AS TRUSTEE;  
5 ACE SECURITIES CORP. HOME  
6 EQUITY LOAN TRUST 2006-HE1 BY  
7 HSBC BANK USA AS TRUSTEE;  
8 ACE SECURITIES CORP. HOME  
9 EQUITY LOAN TRUST 2006-HE2 BY  
10 HSBC BANK USA AS TRUSTEE;  
11 ACE SECURITIES CORP. HOME  
12 EQUITY LOAN TRUST 2006-HE3 BY  
13 HSBC BANK USA AS TRUSTEE;  
14 ACE SECURITIES CORP. HOME  
15 EQUITY LOAN TRUST 2006-HE4 BY  
16 HSBC BANK USA AS TRUSTEE;  
17 ACE SECURITIES CORP. HOME  
18 EQUITY LOAN TRUST 2006-NC1 BY  
19 HSBC BANK USA AS TRUSTEE;  
20 ACE SECURITIES CORP. HOME  
21 EQUITY LOAN TRUST 2006-NC2 BY  
22 HSBC BANK USA AS TRUSTEE;  
23 ACE SECURITIES CORP. HOME  
24 EQUITY LOAN TRUST 2006-NC3 BY  
25 HSBC BANK USA AS TRUSTEE;  
26 ACE SECURITIES CORP. HOME  
27 EQUITY LOAN TRUST 2006-OP1 BY  
28 HSBC BANK USA AS TRUSTEE;  
29 ACE SECURITIES CORP. HOME  
30 EQUITY LOAN TRUST 2006-OP2 BY  
31 HSBC BANK USA AS TRUSTEE;  
32 ACE SECURITIES CORP. HOME  
33 EQUITY LOAN TRUST 2006-SD 1 BY  
34 HSBC BANK USA AS TRUSTEE;  
35 ACE SECURITIES CORP. HOME  
36 EQUITY LOAN TRUST 2006-SD2 BY  
37 HSBC BANK USA AS TRUSTEE;  
38 ACE SECURITIES CORP. HOME  
39 EQUITY LOAN TRUST 2006-SD3 BY  
40 HSBC BANK USA AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 ACE SECURITIES CORP. HOME  
2 EQUITY LOAN TRUST 2006-SL 1 BY  
3 HSBC BANK USA AS TRUSTEE;  
4 ACE SECURITIES CORP. HOME  
5 EQUITY LOAN TRUST 2006-SL2 BY  
6 HSBC BANK USA AS TRUSTEE;  
7 ACE SECURITIES CORP. HOME  
8 EQUITY LOAN TRUST 2006-SL3 BY  
9 HSBC BANK USA AS TRUSTEE;  
10 ACE SECURITIES CORP. HOME  
11 EQUITY LOAN TRUST 2006-SL4 BY  
12 HSBC BANK USA AS TRUSTEE;  
13 DEUTSCHE ALTA SECURITIES  
14 MORTGAGE LOAN TRUST 2006-AR1  
15 BY HSBC BANK USA AS TRUSTEE;  
16 DEUTSCHE ALTA SECURITIES  
17 MORTGAGE LOAN TRUST 2006-AR4  
18 BY HSBC BANK USA AS TRUSTEE;  
19 DEUTSCHE ALTA SECURITIES  
20 MORTGAGE LOAN TRUST 2006-ARS  
21 BY HSBC BANK USA AS TRUSTEE;  
22 DEUTSCHE ALTA SECURITIES  
23 MORTGAGE LOAN TRUST 2006-AB2  
24 BY HSBC BANK USA AS TRUSTEE;  
25 DEUTSCHE ALTA SECURITIES  
26 MORTGAGE LOAN TRUST 2006-AR3  
27 BY HSBC BANK USA AS TRUSTEE;  
28 DEUTSCHE ALTA SECURITIES  
MORTGAGE LOAN TRUST 2006-AR6  
BY HSBC BANK USA AS TRUSTEE;  
DEUTSCHE ALTA SECURITIES  
MORTGAGE LOAN TRUST 2006-0A1  
BY HSBC BANK USA AS TRUSTEE;  
DEUTSCHE ALTA SECURITIES  
TRUST  
2006-AFI BY HSBC BANK USA AS  
TRUSTEE;  
DEUTSCHE AL T A SECURITIES  
TRUST 2006-AR2 BY HSBC BANK  
USA AS TRUSTEE;

1 DEUTSCHE ALT-B SECURITIES  
2 MORTGAGE LOAN TRUST 2006-AB1  
3 BY HSBC BANK USA AS TRUSTEE;  
4 DEUTSCHE ALT-B SECURITIES  
5 TRUST 2006-AB2 BY HSBC BANK  
6 USA AS TRUSTEE;  
7 DEUTSCHEALT-B SECURITIES  
8 TRUST  
9 2006-AB3 BY HSBC BANK USA AS  
10 TRUSTEE;  
11 DEUTSCHE ALT-B SECURITIES  
12 TRUST 2006-AB4 BY HSBC BANK  
13 USA AS TRUSTEE;  
14 FIELDSTONE MORTGAGE  
15 INVESTMENTS TRUST 2006-1 BY  
16 HSBC BANK USA AS TRUSTEE;  
17 FIELDSTONE MORTGAGE  
18 INVESTMENTS TRUST 2006-2 BY  
19 HSBC BANK USA AS TRUSTEE;  
20 FIELDSTONE MORTGAGE  
21 INVESTMENTS TRUST 2006-3 BY  
22 HSBC BANK USA AS TRUSTEE;  
23 FREMONT HOME LOAN TRUST 2006-  
24 A BY HSBC BANK USA AS TRUSTEE;  
25 FREMONT HOME LOAN TRUST 2006-  
26 B BY HSBC BANK USA AS TRUSTEE;  
27 FREMONT HOME LOAN TRUST 2006-  
28 C BY HSBC BANK USA AS TRUSTEE;  
FREMONT HOME LOAN TRUST 2006-  
D BY HSBC BANK USA AS TRUSTEE;  
FREMONT HOME LOAN TRUST 2006-  
E BY HSBC BANK USA AS TRUSTEE;  
J.P. MORGAN ALT LOAN TRUST  
2006-  
A5 BY HSBC BANK USA AS  
TRUSTEE;  
J.P. MORGAN ALT LOAN TRUST  
2006-  
A7 BY HSBC BANK USA AS  
TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 J.P. MORGAN MORTGAGE TRUST  
2 2006-A5 BY HSBC BANK USA AS  
3 TRUSTEE;  
4 LUMINENT MORTGAGE LOAN  
5 TRUST  
6 2006-2 BY HSBC BANK USA AS  
7 TRUSTEE;  
8 LUMINENT MORTGAGE LOAN  
9 TRUST  
10 2006-3 BY HSBC BANK USA AS  
11 TRUSTEE;  
12 LUMINENT MORTGAGE LOAN  
13 TRUST  
14 2006-4 BY HSBC BANK USA AS  
15 TRUSTEE;  
16 LUMINENT MORTGAGE LOAN  
17 TRUST  
18 2006-5 BY HSBC BANK USA AS  
19 TRUSTEE;  
20 LUMINENT MORTGAGE LOAN  
21 TRUST  
22 2006-6 BY HSBC BANK USA AS  
23 TRUSTEE;  
24 LUMINENT MORTGAGE LOAN  
25 TRUST  
26 2006-7 BY HSBC BANK USA AS  
27 TRUSTEE;  
28 MASTR REPERFORMING LOAN  
TRUST 2006-1 BY HSBC BANK USA  
AS TRUSTEE;  
MASTR REPERFORMING LOAN  
TRUST 2006-2 BY HSBC BANK USA  
AS TRUSTEE;  
MERRILL LYNCH INVESTORS TRUST  
2006-A2 BY HSBC BANK USA AS  
TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST 2006-A1 BY HSBC  
BANK USA AS TRUSTEE;  
MERRILL LYNCH MORTGAGE

1 INVESTORS TRUST 2006-A3 BY HSBC  
2 BANK USA AS TRUSTEE;  
3 MERRILL LYNCH MORTGAGE  
4 INVESTORS TRUST 2006-A4 BY HSBC  
5 BANK USA AS TRUSTEE;  
6 MERRILL LYNCH MORTGAGE  
7 INVESTORS TRUST 2006-AFI BY  
8 HSBC  
9 BANK USA AS TRUSTEE;  
10 MERRILL LYNCH MORTGAGE  
11 INVESTORS TRUST 2006-AF2 BY  
12 HSBC BANK USA AS TRUSTEE;  
13 MERRILL LYNCH MORTGAGE  
14 INVESTORS TRUST 2006-F2 BY HSBC  
15 BANK USA AS TRUSTEE;  
16 MERRILL LYNCH MORTGAGE  
17 INVESTORS TRUST SERIES MLCC  
18 2006-2 BY HSBC BANK USA AS  
19 TRUSTEE;  
20 MERRILL LYNCH MORTGAGE  
21 INVESTORS TRUST SERIES MLCC  
22 2006-3 BY HSBC BANK USA AS  
23 TRUSTEE;  
24 NOMURA ASSET ACCEPTANCE  
25 CORP. TRUST 2006-AFI BY HSBC  
26 BANK USA AS TRUSTEE;  
27 NOMURA ASSET ACCEPTANCE  
28 CORP. TRUST 2006-AF2 BY HSBC  
BANK USA AS TRUSTEE;  
NOMURA ASSET ACCEPTANCE  
CORP. TRUST 2006-API BY HSBC  
BANK USA AS TRUSTEE;  
NOMURA ASSET ACCEPTANCE  
CORP. TRUST 2006-ARI BY HSBC  
BANK USA AS TRUSTEE;  
NOMURA ASSET ACCEPTANCE  
CORP. TRUST 2006-AR2 BY HSBC  
BANK USA AS TRUSTEE;  
NOMURA ASSET ACCEPTANCE  
CORP. TRUST 2006-AR3 BY HSBC

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 BANK USA AS TRUSTEE;  
2 NOMURA ASSET ACCEPTANCE  
3 CORP. TRUST 2006-AR4 BY HSBC  
4 BANK USA AS TRUSTEE;  
5 NOMURA ASSET ACCEPTANCE  
6 CORP. TRUST 2006-WF1 BY HSBC  
7 BANK USA AS TRUSTEE;  
8 NOMURA HOME EQUITY LOAN  
9 TRUST 2006-AF1 BY HSBC BANK  
10 USA AS TRUSTEE;  
11 NOMURA HOME EQUITY LOAN  
12 TRUST 2006-FM1 BY HSBC BANK  
13 USA AS TRUSTEE;  
14 NOMURA HOME EQUITY LOAN  
15 TRUST 2006-FM2 BY HSBC BANK  
16 USA AS TRUSTEE;  
17 NOMURA HOME EQUITY LOAN  
18 TRUST 2006-HE1 BY HSBC BANK  
19 USA AS TRUSTEE;  
20 NOMURA HOME EQUITY LOAN  
21 TRUST 2006-HE2 BY HSBC BANK  
22 USA AS TRUSTEE;  
23 NOMURA HOME EQUITY LOAN  
24 TRUST 2006-HE3 BY HSBC BANK  
25 USA AS TRUSTEE;  
26 NOMURA HOME EQUITY LOAN  
27 TRUST 2006-WF1 BY HSBC BANK  
28 USA AS TRUSTEE;  
OPTEUM MORTGAGE ACCEPTANCE  
CORP. TRUST 2006-1 BY HSBC BANK  
USA AS TRUSTEE;  
OPTEUM MORTGAGE ACCEPTANCE  
CORP. TRUST 2006-2 BY HSBC BANK  
USA AS TRUSTEE;  
PEOPLES CHOICE HOME LOANS  
SECURITIES TRUST 2006-1 BY HSBC  
BANK USA AS TRUSTEE;  
RENAISSANCE HOME EQUITY LOAN  
TRUST 2006-1 BY HSBC BANK USA  
AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*



1 RENAISSANCE HOME EQUITY LOAN  
2 TRUST 2006-2 BY HSBC BANK USA  
3 AS TRUSTEE;  
4 RENAISSANCE HOME EQUITY LOAN  
5 TRUST 2006-3 BY HSBC BANK USA  
6 AS TRUSTEE;  
7 RENAISSANCE HOME EQUITY LOAN  
8 TRUST 2006-4 BY HSBC BANK USA  
9 AS TRUSTEE;  
10 SEQUOIA MORTGAGE TRUST 2006-1  
11 BY HSBC BANK USA AS TRUSTEE;  
12 SG MORTGAGE SECURITIES TRUST  
13 2006-FRE1 BY HSBC BANK USA AS  
14 TRUSTEE;  
15 SG MORTGAGE SECURITIES TRUST  
16 2006-OPT2 BY HSBC BANK USA AS  
17 TRUSTEE;  
18 SUNTRUST ALTERNATIVE LOAN  
19 TRUST 2006-1F BY HSBC BANK USA  
20 AS TRUSTEE;  
21 WACHOVIA MORTGAGE LOAN  
22 TRUST 2006-A BY HSBC BANK USA  
23 AS TRUSTEE;  
24 WELLS FARGO HOME EQUITY  
25 ASSET  
26 SECURITIES CORP. TRUST 2006-1 BY  
27 HSBC BANK USA AS TRUSTEE;  
28 WELLS FARGO HOME EQUITY  
ASSET  
SECURITIES CORP. TRUST 2006-2 BY  
HSBC BANK USA AS TRUSTEE;  
WELLS FARGO HOME EQUITY  
ASSET  
SECURITIES CORP. TRUST 2006-3 BY  
HSBC BANK USA AS TRUSTEE;  
WELLS FARGO MORTGAGE BACKED  
SECURITIES 2006-10 TRUST BY HSBC  
BANK USA AS TRUSTEE;  
WELLS FARGO MORTGAGE BACKED  
SECURITIES 2006-11 TRUST BY HSBC

1 BANK USA AS TRUSTEE;  
2 WELLS FARGO MORTGAGE BACKED  
3 SECURITIES 2006-12 TRUST BY HSBC  
4 BANK USA AS TRUSTEE;  
5 WELLS FARGO MORTGAGE BACKED  
6 SECURITIES 2006-13 TRUST BY HSBC  
7 BANK USA AS TRUSTEE;  
8 WELLS FARGO MORTGAGE BACKED  
9 SECURITIES 2006-14 TRUST BY HSBC  
10 BANK USA AS TRUSTEE;  
11 WELLS FARGO MORTGAGE BACKED  
12 SECURITIES 2006-15 TRUST BY HSBC  
13 BANK USA AS TRUSTEE;  
14 WELLS FARGO MORTGAGE BACKED  
15 SECURITIES 2006-16 TRUST BY HSBC  
16 BANK USA AS TRUSTEE;  
17 WELLS FARGO MORTGAGE BACKED  
18 SECURITIES 2006-17 TRUST BY HSBC  
19 BANK USA AS TRUSTEE;  
20 WELLS FARGO MORTGAGE BACKED  
21 SECURITIES 2006-18 TRUST BY HSBC  
22 BANK USA AS TRUSTEE;  
23 WELLS FARGO MORTGAGE BACKED  
24 SECURITIES 2006-19 TRUST BY HSBC  
25 BANK USA AS TRUSTEE;  
26 WELLS FARGO MORTGAGE BACKED  
27 SECURITIES 2006-20 TRUST BY HSBC  
28 BANK USA AS TRUSTEE;  
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1 WELLS FARGO MORTGAGE BACKED  
2 SECURITIES 2006-9 TRUST BY HSBC  
3 BANK USA AS TRUSTEE;  
4 WELLS FARGO MORTGAGE BACKED  
5 SECURITIES 2006-AR10 TRUST BY  
6 HSBC BANK USA AS TRUSTEE;  
7 WELLS FARGO MORTGAGE BACKED  
8 SECURITIES 2006-AR11 TRUST BY  
9 HSBC BANK USA AS TRUSTEE;  
10 WELLS FARGO MORTGAGE BACKED  
11 SECURITIES 2006-AR12 TRUST BY  
12 HSBC BANK USA AS TRUSTEE;  
13 WELLS FARGO MORTGAGE BACKED  
14 SECURITIES 2006-AR13 TRUST BY  
15 HSBC BANK USA AS TRUSTEE;  
16 WELLS FARGO MORTGAGE BACKED  
17 SECURITIES 2006-AR14 TRUST BY  
18 HSBC BANK USA AS TRUSTEE;  
19 WELLS FARGO MORTGAGE BACKED  
20 SECURITIES 2006-AR15 TRUST BY  
21 HSBC BANK USA AS TRUSTEE;  
22 WELLS FARGO MORTGAGE BACKED  
23 SECURITIES 2006-AR16 TRUST BY  
24 HSBC BANK USA AS TRUSTEE;  
25 WELLS FARGO MORTGAGE BACKED  
26 SECURITIES 2006-AR17 TRUST BY  
27 HSBC BANK USA AS TRUSTEE;  
28 WELLS FARGO MORTGAGE BACKED

1 SECURITIES 2006-AR9 TRUST BY  
2 HSBC BANK USA AS TRUSTEE;  
3 ACE SECURITIES CORP. HOME  
4 EQUITY LOAN TRUST 2007-ASAP1 BY  
5 HSBC BANK USA AS TRUSTEE;  
6 ACE SECURITIES CORP. HOME  
7 EQUITY LOAN TRUST 2007-ASAP2  
8 BY HSBC BANK USA AS TRUSTEE;  
9 ACE SECURITIES CORP. HOME  
10 EQUITY LOAN TRUST 2007-ASL1 BY  
11 HSBC BANK USA AS TRUSTEE;  
12 ACE SECURITIES CORP. HOME  
13 EQUITY LOAN TRUST 2007-HE1 BY  
14 HSBC BANK USA AS TRUSTEE;  
15 ACE SECURITIES CORP. HOME  
16 EQUITY LOAN TRUST 2007-HE2 BY  
17 HSBC BANK USA AS TRUSTEE;  
18 ACE SECURITIES CORP. HOME  
19 EQUITY LOAN TRUST 2007-HE3 BY  
20 HSBC BANK USA AS TRUSTEE;  
21 ACE SECURITIES CORP. HOME  
22 EQUITY LOAN TRUST 2007-HE4 BY  
23 HSBC BANK USA AS TRUSTEE;  
24 ACE SECURITIES CORP. HOME  
25 EQUITY LOAN TRUST 2007-HES BY  
26 HSBC BANK USA AS TRUSTEE;  
27 CARRINGTON MORTGAGE LOAN  
TRUST 2007-HE1 BY HSBC BANK USA

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 AS TRUSTEE;  
2 DEUTSCHE ALTA SECURITIES  
3 MORTGAGE LOAN TRUST 2007-1 BY  
4 HSBC BANK USA AS TRUSTEE;  
5 DEUTSCHE AL T A SECURITIES  
6 MORTGAGE LOAN TRUST 2007-2 BY  
7 HSBC BANK USA AS TRUSTEE;  
8 DEUTSCHE ALTA SECURITIES  
9 MORTGAGE LOAN TRUST 2007-AR1  
10 BY HSBC BANK USA AS TRUSTEE;  
11 DEUTSCHE ALTA SECURITIES  
12 MORTGAGE LOAN TRUST 2007-AR2  
13 BY HSBC BANK USA AS TRUSTEE;  
14 DEUTSCHE ALTA SECURITIES  
15 MORTGAGE LOAN TRUST 2007-AR3  
16 BY HSBC BANK USA AS TRUSTEE;  
17 DEUTSCHE ALTA SECURITIES  
18 MORTGAGE LOAN TRUST 2007-BAR1  
19 BY HSBC BANK USA AS TRUSTEE;  
20 DEUTSCHE ALTA SECURITIES  
21 MORTGAGE LOAN TRUST 2007-0A1  
22 BY HSBC BANK USA AS TRUSTEE;  
23 DEUTSCHE ALTA SECURITIES  
24 MORTGAGE LOAN TRUST 2007-0A2  
25 BY HSBC BANK USA AS TRUSTEE;  
26 DEUTSCHE ALTA SECURITIES  
27 MORTGAGE LOAN TRUST 2007-0A3  
28 BY HSBC BANK USA AS TRUSTEE;  
DEUTSCHE ALTA SECURITIES  
MORTGAGE LOAN TRUST 2007-0A3/DE BY HSBC BANK USA AS TRUSTEE;  
DEUTSCHE ALTA SECURITIES  
MORTGAGE LOAN TRUST 2007-0A4/DE BY HSBC BANK USA AS TRUSTEE;  
DEUTSCHE ALTA SECURITIES

1 MORTGAGE LOAN TRUST 2007-  
2 0AS/DE BY HSBC BANK USA AS  
3 TRUSTEE;  
4 DEUTSCHE ALTA SECURITIES  
5 MORTGAGE LOAN TRUST 2007-  
6 RAMP1BY HSBC BANK USA AS  
7 TRUSTEE;  
8 DEUTSCHE ALT B SECURITIES  
9 MORTGAGE LOAN TRUST 2007-ABI  
10 BY HSBC BANK USA AS TRUSTEE;  
11 J.P. MORGAN ALTERNATIVE LOAN  
12 TRUST 2007-A1 BY HSBC BANK USA  
13 AS TRUSTEE;  
14 J.P. MORGAN MORTGAGE TRUST  
15 2007-A1 BY HSBC BANK USA AS  
16 TRUSTEE;  
17 J.P. MORGAN MORTGAGE TRUST  
18 2007-A2 BY HSBC BANK USA AS  
19 TRUSTEE;  
20 J.P. MORGAN MORTGAGE TRUST  
21 2007-AS BY HSBC BANK USA AS  
22 TRUSTEE;  
23 LUMINENT MORTGAGE TRUST 2007-  
24 1 BY HSBC BANK USA AS TRUSTEE;  
25 LUMINENT MORTGAGE TRUST 2007-  
26 2 BY HSBC BANK USA AS TRUSTEE;  
27 MERRILL LYNCH ALTERNATIVE  
28 NOTE ASSET TRUST 2007-A1 BY  
HSBC BANK USA AS TRUSTEE;  
MERRILL LYNCH ALTERNATIVE  
NOTE ASSET TRUST 2007-A2 BY  
HSBC BANK USA AS TRUSTEE;  
MERRILL LYNCH ALTERNATIVE  
NOTE ASSET TRUST 2007-A3 BY  
HSBC BANK USA AS TRUSTEE;  
MERRILL LYNCH ALTERNATIVE  
NOTE ASSET TRUST 2007-AFI BY  
HSBC BANK USA AS TRUSTEE;  
MERRILL LYNCH ALTERNATIVE  
NOTE ASSET TRUST 2007-F1 BY

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 HSBC BANK USA AS TRUSTEE;  
2 MERRILL LYNCH ALTERNATIVE  
3 NOTE ASSET TRUST 2007-0AR1 BY  
4 HSBC BANK USA AS TRUSTEE;  
5 MERRILL LYNCH ALTERNATIVE  
6 NOTE ASSET TRUST 2007-0AR2 BY  
7 HSBC BANK USA AS TRUSTEE;  
8 MERRILL LYNCH ALTERNATIVE  
9 NOTE ASSET TRUST 2007-0AR3 BY  
10 HSBC BANK USA AS TRUSTEE;  
11 MERRILL LYNCH ALTERNATIVE  
12 NOTE ASSET TRUST 2007-0AR4 BY  
13 HSBC BANK USA AS TRUSTEE;  
14 MERRILL LYNCH ALTERNATIVE  
15 NOTE ASSET TRUST 2007-0ARS BY  
16 HSBC BANK USA AS TRUSTEE;  
17 MERRILL LYNCH MORTGAGE  
18 BACKED SECURITIES TRUST 2007-1  
19 BY HSBC BANK USA AS TRUSTEE;  
20 MERRILL LYNCH MORTGAGE  
21 BACKED SECURITIES TRUST 2007-2  
22 BY HSBC BANK USA AS TRUSTEE;  
23 MERRILL LYNCH MORTGAGE  
24 BACKED SECURITIES TRUST 2007-3  
25 BY HSBC BANK USA AS TRUSTEE;  
26 MERRILL LYNCH MORTGAGE  
27 INVESTORS TRUST SERIES MLCC  
28 2007-1 BY HSBC BANK USA AS  
TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST SERIES MLCC  
2007-2 BY HSBC BANK USA AS  
TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST SERIES MLCC  
2007-3 BY HSBC BANK USA AS  
TRUSTEE;  
NOMURA ASSET ACCEPTANCE  
CORP. ALTERNATIVE LOAN TRUST  
2007-1 BY



1 HSBC BANK USA AS TRUSTEE;  
2 NOMURA ASSET ACCEPTANCE  
3 CORP. ALTERNATIVE LOAN TRUST  
4 2007-2 BY HSBC BANK USA AS  
5 TRUSTEE;  
6 NOMURA ASSET ACCEPTANCE  
7 CORP. ALTERNATIVE LOAN TRUST  
8 2007-3 BY HSBC BANK USA AS  
9 TRUSTEE;  
10 NOMURA HOME EQUITY LOAN  
11 TRUST 2007-1 BY HSBC BANK USA  
12 AS TRUSTEE;  
13 NOMURA HOME EQUITY LOAN  
14 TRUST 2007-2 BY HSBC BANK USA  
15 AS TRUSTEE;  
16 NOMURA HOME EQUITY LOAN  
17 TRUST 2007-3 BY HSBC BANK USA  
18 AS TRUSTEE;  
19 OPTION ONE MORTGAGE LOAN  
20 TRUST 2007-HL1 BY HSBC BANK  
21 USA  
22 AS TRUSTEE;  
23 PHH ALTERNATIVE MORTGAGE  
24 TRUST 2007-1 BY HSBC BANK USA  
25 AS TRUSTEE;  
26 PHH ALTERNATIVE MORTGAGE  
27 TRUST 2007-2 BY HSBC BANK USA  
28 AS  
TRUSTEE;  
PHH ALTERNATIVE MORTGAGE  
TRUST 2007-3 BY HSBC BANK USA  
AS TRUSTEE;  
RENAISSANCE HOME EQUITY LOAN  
TRUST 2007-1 BY HSBC BANK USA  
AS TRUSTEE;  
RENAISSANCE HOME EQUITY LOAN  
TRUST 2007-2 BY HSBC BANK USA  
AS TRUSTEE;  
RENAISSANCE HOME EQUITY LOAN  
TRUST 2007-3 BY HSBC BANK USA

1 AS TRUSTEE;  
2 RENAISSANCE HOME EQUITY LOAN  
3 TRUST 2007-4 BY HSBC BANK USA  
4 AS TRUSTEE;  
5 STRUCTURED ADJUSTABLE RATE  
6 MORTGAGES TRUST 2007-5 BY HSBC  
7 BANK USA AS TRUSTEE;  
8 STRUCTURED ADJUSTABLE RATE  
9 MORTGAGES TRUST 2007-7 BY HSBC  
10 BANK USA AS TRUSTEE;  
11 STRUCTURED ADJUSTABLE RATE  
12 MORTGAGES TRUST 2007-9 BY HSBC  
13 BANK USA AS TRUSTEE;  
14 W ACHOVIA MORTGAGE LOAN  
15 TRUST SERIES 2007-A BY HSBC  
16 BANK USA AS TRUSTEE;  
17 WELLS FARGO ALTERNATIVE LOAN  
18 2007-PA1 TRUST 2007-BR1 BY HSBC  
19 BANK USA AS TRUSTEE;  
20 WELLS FARGO ALTERNATIVE LOAN  
21 2007-PA2 TRUST 2007-BR1 BY HSBC  
22 BANK USA AS TRUSTEE;  
23 WELLS FARGO ALTERNATIVE LOAN  
24 2007-PA3 TRUST 2007-BR1 BY HSBC  
25 BANK USA AS TRUSTEE;  
26 WELLS FARGO ALTERNATIVE LOAN  
27 2007-PA4 TRUST 2007-BR1 BY HSBC  
28 BANK. USA AS TRUSTEE;  
WELLS FARGO HOME EQUITY  
ASSET  
BACKED SECURITIES 2007-1 TRUST  
BY HSBC BANK USA AS TRUSTEE;  
WELLS FARGO HOME EQUITY  
ASSET

1 BACKED SECURITIES 2007-2 TRUST  
2 BY HSBC BANK USA AS TRUSTEE;  
3 WELLS FARGO MORTGAGE BACKED  
4 SECURITIES 2007-1 TRUST BY HSBC  
5 BANK USA AS TRUSTEE;  
6 WELLS FARGO MORTGAGE BACKED  
7 SECURITIES 2007-10 TRUST BY HSBC  
8 BANK USA AS TRUSTEE;  
9 WELLS FARGO MORTGAGE BACKED  
10 SECURITIES 2007-11 TRUST BY HSBC  
11 BANK USA AS TRUSTEE;  
12 WELLS FARGO MORTGAGE BACKED  
13 SECURITIES 2007-12 TRUST BY HSBC  
14 BANK USA AS TRUSTEE;  
15 WELLS FARGO MORTGAGE BACKED  
16 SECURITIES 2007-13 TRUST BY HSBC  
17 BANK USA AS TRUSTEE;  
18 WELLS FARGO MORTGAGE BACKED  
19 SECURITIES 2007-14 TRUST BY HSBC  
20 BANK USA AS TRUSTEE;  
21 WELLS FARGO MORTGAGE BACKED  
22 SECURITIES 2007-15 TRUST BY HSBC  
23 BANK USA AS TRUSTEE;  
24 WELLS FARGO MORTGAGE BACKED  
25 SECURITIES 2007-16 TRUST BY HSBC  
26 BANK USA AS TRUSTEE;  
27 WELLS FARGO MORTGAGE BACKED  
28 SECURITIES 2007-17 TRUST BY HSBC  
29 SECURITIES 2007-2 TRUST BY HSBC  
30 BANK USA AS TRUSTEE;  
31 WELLS FARGO MORTGAGE BACKED  
32 SECURITIES 2007-3 TRUST BY HSBC  
33 BANK USA AS TRUSTEE;  
34 WELLS FARGO MORTGAGE BACKED  
35 SECURITIES 2007-4 TRUST BY HSBC  
36 BANK USA AS TRUSTEE;  
37 WELLS FARGO MORTGAGE BACKED  
38 SECURITIES 2007-5 TRUST BY HSBC

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 BANK USA AS TRUSTEE;  
2 WELLS FARGO MORTGAGE BACKED  
3 SECURITIES 2007-6 TRUST BY HSBC  
4 BANK USA AS TRUSTEE;  
5 WELLS FARGO MORTGAGE BACKED  
6 SECURITIES 2007-7 TRUST BY HSBC  
7 BANK USA AS TRUSTEE;  
8 WELLS FARGO MORTGAGE BACKED  
9 SECURITIES 2007-8 TRUST BY HSBC  
10 BANK USA AS TRUSTEE;  
11 WELLS FARGO MORTGAGE BACKED  
12 SECURITIES 2007-9 TRUST BY HSBC  
13 BANK USA AS TRUSTEE;  
14 WELLS FARGO MORTGAGE BACKED  
15 SECURITIES 2007-ARI TRUST BY  
16 HSBC BANK USA AS TRUSTEE;  
17 WELLS FARGO MORTGAGE BACKED  
18 SECURITIES 2007-ARIO TRUST BY  
19 HSBC BANK USA AS TRUSTEE;  
20 WELLS FARGO MORTGAGE BACKED  
21 SECURITIES 2007-AR3 TRUST BY  
22 HSBC BANK USA AS TRUSTEE;  
23 WELLS FARGO MORTGAGE BACKED  
24 SECURITIES 2007-AR4 TRUST BY  
25 HSBC BANK USA AS TRUSTEE;  
26 WELLS FARGO MORTGAGE BACKED  
27 SECURITIES 2007-ARS TRUST BY  
28 HSBC BANK USA AS TRUSTEE;  
WELLS FARGO MORTGAGE BACKED  
SECURITIES 2007-AR6 TRUST BY  
HSBC BANK USA AS TRUSTEE;  
WELLS FARGO MORTGAGE BACKED  
SECURITIES 2007-AR7 TRUST BY  
HSBC BANK USA AS TRUSTEE;  
WELLS FARGO MORTGAGE BACKED  
SECURITIES 2007-AR8 TRUST BY  
HSBC BANK USA AS TRUSTEE;  
WELLS FARGO MORTGAGE BACKED  
SECURITIES 2007-AR9 TRUST BY JP  
MORGAN CHASE BANK AS TRU

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 ASSET-BACKED PASS-THROUGH  
CERTIFICATES, SERIES 2004-HE1  
2 U.S. BANK AS TRUSTEE;  
3 ASSET-BACKED PASS-THROUGH  
CERTIFICATES, SERIES 2004-HE10  
4 U.S. BANK AS TRUSTEE;  
5 ASSET-BACKED PASS-THROUGH  
CERTIFICATES, SERIES 2004-HE4  
6 U.S. BANK AS TRUSTEE;  
7 ASSET-BACKED PASS-THROUGH  
CERTIFICATES, SERIES 2004-HE5  
8 U.S. BANK AS TRUSTEE;  
9 ASSET-BACKED PASS-THROUGH  
CERTIFICATES, SERIES 2004-HE6  
10 U.S. BANK AS TRUSTEE;  
11 ASSET-BACKED PASS-THROUGH  
CERTIFICATES, SERIES 2004-HE7  
12 U.S. BANK AS TRUSTEE;  
13 ASSET-BACKED PASS-THROUGH  
CERTIFICATES, SERIES 2004-HE8  
14 U.S. BANK AS TRUSTEE;  
15 ASSET-BACKED PASS-THROUGH  
CERTIFICATES, SERIES 2004-HE9  
16 U.S. BANK AS TRUSTEE;  
17 BANC OF AMERICA FUNDING 2004-A  
TRUST U.S. BANK AS TRUSTEE;  
18 BANC OF AMERICA FUNDING 2004-B  
TRUST U.S. BANK AS TRUSTEE;  
19 BANC OF AMERICA FUNDING 2004-C  
TRUST U.S. BANK AS TRUSTEE;  
20 BANC OF AMERICA FUNDING 2004-D  
TRUST U.S. BANK AS TRUSTEE;  
21 BANC OF AMERICA FUNDING CORP.  
TRUST 2004- U.S. BANK AS  
22 TRUSTEE;  
23 BANC OF AMERICA FUNDING CORP.  
TRUST 2004- U.S. BANK AS  
24 TRUSTEE;  
25 BANC OF AMERICA FUNDING CORP.  
TRUST 2004-5 U.S. BANK AS  
26  
27

1 TRUSTEE;  
2 BANC OF AMERICA MORT. SEC. INC.  
3 PASS THROUGH CERT. SERIES 2004-  
4 F U.S. BANK AS TRUSTEE;  
5 BANC OF AMERICA MORT. SEC. INC.  
6 PASS THROUGH CERT. SERIES 2004-  
7 G U.S. BANK AS TRUSTEE;  
8 BEAR STEARNS ARM TRUST 2004-10  
9 U.S. BANK AS TRUSTEE;  
10 BEAR STEARNS ARM TRUST 2004-11  
11 U.S. BANK AS TRUSTEE;  
12 BEAR STEARNS ARM TRUST 2004-12  
13 U.S. BANK AS TRUSTEE;  
14 BEAR STEARNS ARM TRUST 2004-3  
15 U.S. BANK AS TRUSTEE;  
16 BEAR STEARNS ARM TRUST 2004-4  
17 U.S. BANK AS TRUSTEE;  
18 BEAR STEARNS ARM TRUST 2004-5  
19 U.S. BANK AS TRUSTEE;  
20 BEAR STEARNS ARM TRUST 2004-6  
21 U.S. BANK AS TRUSTEE;  
22 BEAR STEARNS ARM TRUST 2004-7  
23 U.S. BANK AS TRUSTEE;  
24 BEAR STEARNS ARM TRUST 2004-8  
25 U.S. BANK AS TRUSTEE;  
26 BEAR STEARNS ARM TRUST 2004-9  
27 U.S. BANK AS TRUSTEE;  
28 BEAR STEARNS ASSET BACKED  
SECURITIES I TRUST 2004-AC1  
BEAR STEARNS ASSET BACKED  
SECURITIES I TRUST 2004-AC2 U.S.  
BANK AS TRUSTEE;  
BEAR STEARNS ASSET BACKED  
SECURITIES I TRUST 2004-AC3 U.S.  
BANK AS TRUSTEE;  
BEAR STEARNS ASSET BACKED  
SECURITIES I TRUST 2004-AC4 U.S.  
BANK AS TRUSTEE;  
BEAR STEARNS ASSET BACKED  
SECURITIES I TRUST 2004-AC5 U.S.

1 BANK AS TRUSTEE;  
2 BEAR STEARNS ASSET BACKED  
3 SECURITIES I TRUST 2004-AC6 U.S.  
4 BANK AS TRUSTEE;  
5 BEAR STEARNS ASSET BACKED  
6 SECURITIES I TRUST 2004-AC7 U.S.  
7 BANK AS TRUSTEE;  
8 C BASS MORT. LOAN AB CERTS.  
9 SERIES 2004-CB1 BANK AS TRUSTEE;  
10 C BASS MORT. LOAN AB CERTS.  
11 SERIES 2004-CB4 BANK AS TRUSTEE;  
12 CHASE FUNDING LOAN  
13 ACQUISITION TRUST, SERIES 2004-  
14 AQ1 U.S. BANK AS TRUSTEE;  
15 CHASE FUNDING LOAN  
16 ACQUISITION TRUST, SERIES 2004-  
17 OPT1 U.S. BANK AS TRUSTEE;  
18 CHASE FUNDING TRUST 2004-2 U.S.  
19 BANK AS TRUSTEE;  
20 CITIGROUP MORTGAGE LOAN  
21 TRUST 2004-CB3 U.S. BANK AS  
22 TRUSTEE;  
23 CITIGROUP MORTGAGE LOAN  
24 TRUST 2004-CB7 U.S. BANK AS  
25 TRUSTEE;  
26 CITIGROUP MORTGAGE LOAN  
27 TRUST 2004-HYB1 U.S. BANK AS  
28 TRUSTEE;  
CITIGROUP MORTGAGE LOAN  
TRUST 2004-HYB2 U.S. BANK AS  
TRUSTEE;  
CITIGROUP MORTGAGE LOAN  
TRUST 2004-HYB4 U.S. BANK AS  
TRUSTEE;  
CITIGROUP MORTGAGE LOAN  
TRUST 2004-NCM1 U.S. BANK AS  
TRUSTEE;  
CITIGROUP MORTGAGE LOAN  
TRUST 2004-NCM2 U.S. BANK AS  
TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*



1 CITIGROUP MORTGAGE LOAN  
2 TRUST 2004-UST1 U.S. BANK AS  
3 TRUSTEE;  
4 CREDIT SUISSE FIRST BOSTON  
5 MORT. SEC. CORP. HOME EQ. ASSET  
6 TRUST 2004-2 U.S. BANK AS  
7 TRUSTEE;  
8 CREDIT SUISSE FIRST BOSTON  
9 MORT. SEC. CORP. HOME EQ. ASSET  
10 TRUST 2004-3 U.S. BANK AS  
11 TRUSTEE;  
12 CREDIT SUISSE FIRST BOSTON  
13 MORT. SEC. CORP. HOME EQ. ASSET  
14 TRUST 2004-4 U.S. BANK AS  
15 TRUSTEE;  
16 CREDIT SUISSE FIRST BOSTON  
17 MORT. SEC. CORP. HOME EQ. ASSET  
18 TRUST 2004-5 U.S. BANK AS  
19 TRUSTEE;  
20 CREDIT SUISSE FIRST BOSTON  
21 MORT. SEC. CORP. HOME EQ. ASSET  
22 TRUST 2004-6 U.S. BANK AS  
23 TRUSTEE;  
24 CREDIT SUISSE FIRST BOSTON  
25 MORT. SEC. CORP. HOME EQ. ASSET  
26 TRUST 2004-8 U.S. BANK AS  
27 TRUSTEE;  
28 DSLA MORTGAGE LOAN TRUST  
2004-AR1U.S. BANK AS TRUSTEE;  
FREMONT HOME LOAN TRUST 2004-  
3  
U.S. BANK AS TRUSTEE;  
GREENPOINT HOME EQUITY LOAN  
TRUST 2004-1U.S. BANK AS  
TRUSTEE;  
GREENPOINT HOME EQUITY LOAN  
TRUST 2004-2 U.S. BANK AS  
TRUSTEE;  
GREENPOINT HOME EQUITY LOAN  
TRUST 2004-3 U.S. BANK AS

1 TRUSTEE;  
2 GREENPOINT HOME EQUITY LOAN  
3 TRUST 2004-4 U.S. BANK AS  
4 TRUSTEE;  
5 GSR MORTGAGE LOAN TRUST 2004-  
6 12 U.S. BANK AS TRUSTEE;  
7 GSR MORTGAGE LOAN TRUST 2004-  
8 14 U.S. BANK AS TRUSTEE;  
9 HARBORVIEW MORTGAGE LOAN  
10 TRUST 2004-2 U.S. BANK AS  
11 TRUSTEE;  
12 HOME EQUITY ASSET TRUST 2004-7  
13 U.S. BANK AS TRUSTEE;  
14 IRWIN HOME EQUITY LOAN TRUST  
15 SERIES 2004-1 U.S. BANK AS  
16 TRUSTEE;  
17 J.P. MORGAN MORTGAGE TRUST  
18 2004-A2 U.S. BANK AS TRUSTEE;  
19 J.P. MORGAN MORTGAGE TRUST  
20 2004-A3 U.S. BANK AS TRUSTEE;  
21 J.P. MORGAN MORTGAGE TRUST  
22 2004-A4 U.S. BANK AS TRUSTEE;  
23 J.P. MORGAN MORTGAGE TRUST  
24 2004-A5 U.S. BANK AS TRUSTEE;  
25 J.P. MORGAN MORTGAGE TRUST  
26 2004-A6 U.S. BANK AS TRUSTEE;  
27 J.P. MORGAN MORTGAGE TRUST  
28 2004-S1 U.S. BANK AS TRUSTEE;  
J.P. MORGAN MORTGAGE TRUST  
2004-S2 U.S. BANK AS TRUSTEE;  
MASTR ALTERNATIVE LOAN TRUST  
2004-10 U.S. BANK AS TRUSTEE;  
MASTR ALTERNATIVE LOAN TRUST  
2004-11 U.S. BANK AS TRUSTEE;  
MASTR ALTERNATIVE LOAN TRUST  
2004-12 U.S. BANK AS TRUSTEE;  
MASTR ALTERNATIVE LOAN TRUST  
2004-13 U.S. BANK AS TRUSTEE;  
MASTR ALTERNATIVE LOAN TRUST  
2004-4 U.S. BANK AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

MASTR ALTERNATIVE LOAN TRUST  
2004-5 U.S. BANK AS TRUSTEE;  
MASTR ALTERNATIVE LOAN TRUST  
2004-6 U.S. BANK AS TRUSTEE;  
MASTR ALTERNATIVE LOAN TRUST  
2004-7 U.S. BANK AS TRUSTEE;  
MASTR ALTERNATIVE LOAN TRUST  
2004-8 U.S. BANK AS TRUSTEE;  
MASTR ALTERNATIVE LOAN TRUST  
2004-9 U.S. BANK AS TRUSTEE;  
MASTR ASSET SECURITIZATION  
TRUST 2004-1 U.S. BANK AS  
TRUSTEE;  
MASTR ASSET SECURITIZATION  
TRUST 2004-10 U.S. BANK AS  
TRUSTEE;  
MASTR ASSET SECURITIZATION  
TRUST 2004-11 U.S. BANK AS  
TRUSTEE;  
MASTR ASSET SECURITIZATION  
TRUST 2004-3 U.S. BANK AS  
TRUSTEE;  
MASTR ASSET SECURITIZATION  
TRUST 2004-6 U.S. BANK AS  
TRUSTEE;  
MASTR ASSET SECURITIZATION  
TRUST 2004-8 U.S. BANK AS  
TRUSTEE;  
MASTR ASSET SECURITIZATION  
TRUST 2004-9 U.S. BANK AS  
TRUSTEE;  
MASTR ASSET-BACKED SECURITIES  
TRUST 2004-FRE1 U.S. BANK AS  
TRUSTEE;  
MASTR ASSET-BACKED SECURITIES  
TRUST 2004-HE1 U.S. BANK AS  
TRUSTEE;  
MASTR ASSET-BACKED SECURITIES  
TRUST 2004-WMC2 U.S. BANK AS  
TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 MASTR SEASONED  
2 SECURITIZATION TRUST 2004-1 U.S.  
3 BANK AS TRUSTEE;  
4 MASTR SEASONED  
5 SECURITIZATION TRUST 2004-2 U.S.  
6 BANK AS TRUSTEE;  
7 MERRILL LYNCH MORTGAGE  
8 INVESTORS TERWIN MORTGAGE  
9 TRUST 2004-5HE U.S. BANK AS  
10 TRUSTEE;  
11 MERRILL LYNCH MORTGAGE  
12 INVESTORS TRUST 2004-A4 U.S.  
13 BANK AS TRUSTEE;  
14 MERRILL LYNCH MORTGAGE  
15 INVESTORS TRUST 2004-CB6 U.S.  
16 BANK AS TRUSTEE;  
17 MERRILL LYNCH MORTGAGE  
18 INVESTORS TRUST MLMI SERIES  
19 2004-A2 U.S. BANK AS TRUSTEE;  
20 MERRILL LYNCH MORTGAGE  
21 INVESTORS TRUST SERIES MLMI  
22 2004-A1 U.S. BANK AS TRUSTEE;  
23 MERRILL LYNCH MORTGAGE  
24 INVESTORS TRUST SERIES MLMI  
25 2004-A2 U.S. BANK AS TRUSTEE;  
26 MERRILL LYNCH MORTGAGE  
27 INVESTORS TRUST SERIES MLMI  
28 2004-A3 U.S. BANK AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST U.S. BANK AS  
TRUSTEE;  
SERIES MLMI 2004-A4 U.S. BANK AS  
TRUSTEE;  
RFMSI TRUST 2004 S7 U.S. BANK AS  
TRUSTEE;  
RFMSI TRUST 2004 S8 U.S. BANK AS  
TRUSTEE;  
RFMSI TRUST 2004 S9 U.S. BANK AS  
TRUSTEE;  
STRUCTURED ASSET INVESTMENT

1 LOAN TRUST 2004-10 U.S. BANK AS  
TRUSTEE;  
2 STRUCTURED ASSET INVESTMENT  
3 LOAN TRUST 2004-11 U.S. BANK AS  
TRUSTEE;  
4 STRUCTURED ASSET INVESTMENT  
5 LOAN TRUST 2004-4 U.S. BANK AS  
TRUSTEE;  
6 STRUCTURED ASSET INVESTMENT  
7 LOAN TRUST 2004-5 U.S. BANK AS  
TRUSTEE;  
8 STRUCTURED ASSET INVESTMENT  
9 LOAN TRUST 2004-6 U.S. BANK AS  
TRUSTEE;  
10 STRUCTURED ASSET INVESTMENT  
11 LOAN TRUST 2004-7 U.S. BANK AS  
TRUSTEE;  
12 STRUCTURED ASSET INVESTMENT  
13 LOAN TRUST 2004-8 U.S. BANK AS  
TRUSTEE;  
14 STRUCTURED ASSET INVESTMENT  
15 LOAN TRUST 2004-9 U.S. BANK AS  
TRUSTEE;  
16 STRUCTURED ASSET INVESTMENT  
17 LOAN TRUST 2004-BNC1 U.S. BANK  
AS TRUSTEE;  
18 STRUCTURED ASSET INVESTMENT  
19 LOAN TRUST 2004-BNC2 U.S. BANK  
AS TRUSTEE;  
20 STRUCTURED ASSET MORTGAGE  
21 INVESTMENT HOMEBANC 2004-2  
U.S. BANK AS TRUSTEE;  
22 STRUCTURED ASSET MORTGAGE  
23 INVESTMENTS II, INC. 2004-17XS U.S.  
BANK AS TRUSTEE;  
24 STRUCTURED ASSET MORTGAGE  
25 INVESTMENTS II, INC. 2004-AR2 U.S.  
BANK AS TRUSTEE;  
26 STRUCTURED ASSET SEC. CORP.  
27 FINANCE U.S. BANK AS TRUSTEE;

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 AMERICA MORT. PT CERTS. 2004-1  
2 U.S. BANK AS TRUSTEE;  
3 STRUCTURED ASSET SEC. CORP.  
4 MORT. PASS-THROUGH CERTS. 2004-  
5 GEL1 U.S. BANK AS TRUSTEE;  
6 STRUCTURED ASSET SEC. CORP.  
7 MORT. PASS-THROUGH CERTS. 2004-  
8 GEL2 U.S. BANK AS TRUSTEE;  
9 STRUCTURED ASSET SEC. CORP.  
10 MORT. PASS-THROUGH CERTS. 2004-  
11 GEL3 U.S. BANK AS TRUSTEE;  
12 STRUCTURED ASSET SEC. CORP.  
13 MORT. PASS-THROUGH CERTS. 2004-  
14 S4 U.S. BANK AS TRUSTEE;  
15 TMTS MERRILL LYNCH MORTGAGE  
16 INVESTORS TERWIN MOTGAGE  
17 TRUST 2004-3HE U.S. BANK AS  
18 TRUSTEE;  
19 WAMU MORTGAGE PASS-THROUGH  
20 CERTIFICATES 2004-S2 U.S. BANK AS  
21 TRUSTEE;  
22 WAMU MORTGAGE PASS-THROUGH  
23 CERTIFICATES 2004-S3 U.S. BANK AS  
24 TRUSTEE;  
25 WAMU MSC MORTGAGE PASS-  
26 THROUGH CERTIFICATES SERIES  
27 2004-RA1 U.S. BANK AS TRUSTEE;  
28 WAMU MSC MORTGAGE PASS-  
THROUGH CERTIFICATES SERIES  
2004-RA2 U.S. BANK AS TRUSTEE;  
WAMU MSC MORTGAGE PASS-  
THROUGH CERTIFICATES SERIES  
2004-RA3 U.S. BANK AS TRUSTEE;  
WELLS FARGO ASSET SEC. CORP.  
MORT. PASS-THROUGH CERTS. 2004-  
EE U.S. BANK AS TRUSTEE;  
WELLS FARGO ASSET SECURITIES  
CORP. U.S. BANK AS TRUSTEE  
MORTGAGE PASS-THROUGH 2004-1  
U.S. BANK AS TRUSTEE;

1 WELLS FARGO ASSET SECURITIES  
2 CORP. MORTGAGE PASS-THROUGH  
3 2004-2 U.S. BANK AS TRUSTEE;  
4 WELLS FARGO ASSET SECURITIES  
5 CORP. MORTGAGE PASS-THROUGH  
6 2004-3 U.S. BANK AS TRUSTEE;  
7 WELLS FARGO ASSET SECURITIES  
8 CORP. MORTGAGE PASS-THROUGH  
9 2004-4 U.S. BANK AS TRUSTEE;  
10 WELLS FARGO ASSET SECURITIES  
11 CORP. MORTGAGE PASS-THROUGH  
12 2004-5 U.S. BANK AS TRUSTEE;  
13 WELLS FARGO ASSET SECURITIES  
14 CORP. MORTGAGE PASS-THROUGH  
15 2004-6 U.S. BANK AS TRUSTEE;  
16 WELLS FARGO ASSET SECURITIES  
17 CORP. MORTGAGE PASS-THROUGH  
18 2004-7 U.S. BANK AS TRUSTEE;  
19 WELLS FARGO ASSET SECURITIES  
20 CORP. MORTGAGE PASS-THROUGH  
21 2004-8 U.S. BANK AS TRUSTEE;  
22 WELLS FARGO ASSET SECURITIES  
23 CORP. MORTGAGE PASS-THROUGH  
24 2004-A U.S. BANK AS TRUSTEE;  
25 WELLS FARGO ASSET SECURITIES  
26 CORP. MORTGAGE PASS-THROUGH  
27 2004-AA U.S. BANK AS TRUSTEE;  
28 WELLS FARGO ASSET SECURITIES  
CORP. MORTGAGE PASS-THROUGH  
2004-BB U.S. BANK AS TRUSTEE;  
WELLS FARGO ASSET SECURITIES  
CORP. MORTGAGE PASS-THROUGH  
2004-CC U.S. BANK AS TRUSTEE;  
WELLS FARGO ASSET SECURITIES

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*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*



1 CORP. MORTGAGE PASS-THROUGH  
2 2004-D U.S. BANK AS TRUSTEE;  
3 WELLS FARGO ASSET SECURITIES  
4 CORP. MORTGAGE PASS-THROUGH  
5 2004-DD U.S. BANK AS TRUSTEE;  
6 WELLS FARGO ASSET SECURITIES  
7 CORP. MORTGAGE PASS-THROUGH  
8 2004-E U.S. BANK AS TRUSTEE;  
9 WELLS FARGO ASSET SECURITIES  
10 CORP. MORTGAGE PASS-THROUGH  
11 2004-F U.S. BANK AS TRUSTEE;  
12 WELLS FARGO ASSET SECURITIES  
13 CORP. MORTGAGE PASS-THROUGH  
14 2004-G U.S. BANK AS TRUSTEE;  
15 WELLS FARGO ASSET SECURITIES  
16 CORP. MORTGAGE PASS-THROUGH  
17 2004-H U.S. BANK AS TRUSTEE;  
18 WELLS FARGO ASSET SECURITIES  
19 CORP. MORTGAGE PASS-THROUGH  
20 2004-I U.S. BANK AS TRUSTEE;  
21 WELLS FARGO ASSET SECURITIES  
22 CORP. MORTGAGE PASS-THROUGH  
23 2004-JU.S. BANK AS TRUSTEE;  
24 WELLS FARGO ASSET SECURITIES  
25 CORP. MORTGAGE PASS-THROUGH  
26 2004-K U.S. BANK AS TRUSTEE;  
27 WELLS FARGO ASSET SECURITIES  
28 CORP. MORTGAGE PASS-THROUGH

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 2004-P U.S. BANK AS TRUSTEE;  
2 WELLS FARGO ASSET SECURITIES  
3 CORP. MORTGAGE PASS-THROUGH  
4 2004-Q U.S. BANK AS TRUSTEE;  
5 WELLS FARGO ASSET SECURITIES  
6 CORP. MORTGAGE PASS-THROUGH  
7 2004-R U.S. BANK AS TRUSTEE;  
8 WELLS FARGO ASSET SECURITIES  
9 CORP. MORTGAGE PASS-THROUGH  
10 2004-S U.S. BANK AS TRUSTEE;  
11 WELLS FARGO ASSET SECURITIES  
12 CORP. MORTGAGE PASS-THROUGH  
13 2004-T U.S. BANK AS TRUSTEE;  
14 WELLS FARGO ASSET SECURITIES  
15 CORP. MORTGAGE PASS-THROUGH  
16 2004-U U.S. BANK AS TRUSTEE;  
17 WELLS FARGO ASSET SECURITIES  
18 CORP. MORTGAGE PASS-THROUGH  
19 2004-V U.S. BANK AS TRUSTEE;  
20 WELLS FARGO ASSET SECURITIES  
21 CORP. MORTGAGE PASS-THROUGH  
22 2004-W U.S. BANK AS TRUSTEE;  
23 WELLS FARGO ASSET SECURITIES  
24 CORP. MORTGAGE PASS-THROUGH  
25 2004-X U.S. BANK AS TRUSTEE;  
26 WELLS FARGO ASSET SECURITIES  
27 CORP. MORTGAGE PASS-THROUGH  
28 2004-Y U.S. BANK AS TRUSTEE;  
WELLS FARGO ASSET SECURITIES  
CORP. MORTGAGE PASS-THROUGH  
2004-Z U.S. BANK AS TRUSTEE;  
WELLS FARGO HOME EQUITY  
TRUST MORT. PASS-THROUGH  
CERTS. 2004-1 U.S. BANK AS  
TRUSTEE;  
ABFC C-BASS MORT. LOAN ASSET-  
BACKED CERTIFICATES, 2005-CB5  
U.S. BANK AS TRUSTEE;  
AMERICAN HOME MORTGAGE  
INVESTMENT TRUST 2005-4 U.S.

1 BANK AS TRUSTEE;  
2 ASSET-BACKED PASS-THROUGH  
3 CERTIFICATES, SERIES 2005-HE1 U.S.  
4 BANK AS TRUSTEE;  
5 ASSET-BACKED PASS-THROUGH  
6 CERTIFICATES, SERIES 2005-HE2 U.S.  
7 BANK AS TRUSTEE;  
8 ASSET-BACKED PASS-THROUGH  
9 CERTIFICATES, SERIES 2005-HE7 U.S.  
10 BANK AS TRUSTEE;  
11 ASSET-BACKED PASS-THROUGH  
12 CERTIFICATES, SERIES NC 2005-HE4  
13 U.S. BANK AS TRUSTEE;  
14 ASSET-BACKED PASS-THROUGH  
15 CERTIFICATES, SERIES NC 2005-HE8  
16 U.S. BANK AS TRUSTEE;  
17 BANKUNITED TRUST 2005-1  
18 U.S. BANK AS TRUSTEE;  
19 BEAR STEARNS ARM TRUST 2005-1  
20 U.S. BANK AS TRUSTEE;  
21 BEAR STEARNS ARM TRUST 2005-10  
22 U.S. BANK AS TRUSTEE;  
23 BEAR STEARNS ARM TRUST 2005-1  
24 U.S. BANK AS TRUSTEE;  
25 BEAR STEARNS ARM TRUST 2005-12  
26 U.S. BANK AS TRUSTEE;  
27 BEAR STEARNS ARM TRUST 2005-2  
28 U.S. BANK AS TRUSTEE;  
BEAR STEARNS ARM TRUST 2005-3  
U.S. BANK AS TRUSTEE;  
BEAR STEARNS ARM TRUST 2005-4  
U.S. BANK AS TRUSTEE;  
BEAR STEARNS ARM TRUST 2005-5  
U.S. BANK AS TRUSTEE;  
BEAR STEARNS ARM TRUST 2005-6  
U.S. BANK AS TRUSTEE;  
BEAR STEARNS ARM TRUST 2005-7  
U.S. BANK AS TRUSTEE;  
BEAR STEARNS ARM TRUST 2005-9  
U.S. BANK AS TRUSTEE;

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*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 BEAR STEARNS ASSET BACKED  
2 SECURITIES I TRUST 2005-AC1 U.S.  
3 BANK AS TRUSTEE;  
4 BEAR STEARNS ASSET BACKED  
5 SECURITIES I TRUST 2005-AC2 U.S.  
6 BANK AS TRUSTEE;  
7 BEAR STEARNS ASSET BACKED  
8 SECURITIES I TRUST 2005-AC3 U.S.  
9 BANK AS TRUSTEE;  
10 BEAR STEARNS ASSET BACKED  
11 SECURITIES I TRUST 2005-AC4 U.S.  
12 BANK AS TRUSTEE;  
13 BEAR STEARNS ASSET BACKED  
14 SECURITIES I TRUST 2005-AC5 U.S.  
15 BANK AS TRUSTEE;  
16 BEAR STEARNS ASSET BACKED  
17 SECURITIES I TRUST 2005-AC6 U.S.  
18 BANK AS TRUSTEE;  
19 BEAR STEARNS ASSET BACKED  
20 SECURITIES I TRUST 2005-AC7 U.S.  
21 BANK AS TRUSTEE;  
22 BEAR STEARNS ASSET BACKED  
23 SECURITIES I TRUST 2005-AC8 U.S.  
24 BANK AS TRUSTEE;  
25 BEAR STEARNS ASSET BACKED  
26 SECURITIES I TRUST 2005-AC9 U.S.  
27 BANK AS TRUSTEE;  
28 C-BASS MORTGAGE LOAN ASSET-  
BACKED CERTS. 2005-CB1 U.S. BANK  
AS TRUSTEE;  
C-BASS MORTGAGE LOAN ASSET-  
BACKED CERTS. 2005-CB3 U.S. BANK  
AS TRUSTEE;  
C-BASS MORTGAGE LOAN ASSET-  
BACKED CERTS. 2005-CB7 U.S. BANK  
AS TRUSTEE;  
CITIGROUP MORTGAGE LOAN  
TRUST 2005-1  
U.S. BANK AS TRUSTEE;  
CITIGROUP MORTGAGE LOAN

1 TRUST 2005-10  
U.S. BANK AS TRUSTEE;  
2 CITIGROUP MORTGAGE LOAN  
TRUST 2005-11  
3 U.S. BANK AS TRUSTEE;  
4 CITIGROUP MORTGAGE LOAN  
TRUST 2005-2  
5 U.S. BANK AS TRUSTEE;  
6 CITIGROUP MORTGAGE LOAN  
TRUST 2005-3  
7 U.S. BANK AS TRUSTEE;  
8 CITIGROUP MORTGAGE LOAN  
TRUST 2005-4  
9 U.S. BANK AS TRUSTEE;  
10 CITIGROUP MORTGAGE LOAN  
TRUST 2005-5  
11 U.S. BANK AS TRUSTEE;  
12 CITIGROUP MORTGAGE LOAN  
TRUST 2005-6  
13 U.S. BANK AS TRUSTEE;  
14 CITIGROUP MORTGAGE LOAN  
TRUST 2005-7  
15 U.S. BANK AS TRUSTEE;  
16 CITIGROUP MORTGAGE LOAN  
TRUST 2005-8  
17 U.S. BANK AS TRUSTEE;  
18 CITIGROUP MORTGAGE LOAN  
TRUST 2005-9  
19 U.S. BANK AS TRUSTEE;  
20 CITIGROUP MORTGAGE LOAN  
TRUST 2005-HE3  
21 U.S. BANK AS TRUSTEE;  
22 CITIGROUP MORTGAGE LOAN  
TRUST 2005-HE4  
23 U.S. BANK AS TRUSTEE;  
24 CITIGROUP MORTGAGE LOAN  
TRUST 2005-WF1  
25 U.S. BANK AS TRUSTEE;  
26 CITIGROUP MORTGAGE LOAN  
27 TRUST 2005-WF2

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 U.S. BANK AS TRUSTEE;  
2 FFMLT TRUST 2005-FF10 U.S. BANK  
3 AS TRUSTEE;  
4 FFMLT TRUST 2005-FF3 U.S. BANK  
5 AS TRUSTEE;  
6 FFMLT TRUST 2005-FF7 U.S. BANK  
7 AS TRUSTEE;  
8 FFMLT TRUST 2005-FF9 U.S. BANK  
9 AS TRUSTEE;  
10 GSR MORTGAGE LOAN TRUST 2005-  
11 9F U.S. BANK AS TRUSTEE;  
12 GSR MORTGAGE LOAN TRUST 2005-  
13 AR U.S. BANK AS TRUSTEE;  
14 GSR MORTGAGE LOAN TRUST 2005-  
15 AR2 U.S. BANK AS TRUSTEE;  
16 GSR MORTGAGE LOAN TRUST 2005-  
17 AR3 U.S. BANK AS TRUSTEE;  
18 GSR MORTGAGE LOAN TRUST 2005-  
19 AR4 U.S. BANK AS TRUSTEE;  
20 GSR MORTGAGE LOAN TRUST 2005-  
21 AR5 U.S. BANK AS TRUSTEE;  
22 GSR MORTGAGE LOAN TRUST 2005-  
23 AR6 U.S. BANK AS TRUSTEE;  
24 GSR MORTGAGE LOAN TRUST 2005-  
25 AR7 U.S. BANK AS TRUSTEE;  
26 HARBORVIEW MORTGAGE LOAN  
27 TRUST 2005-1 U.S. BANK AS  
TRUSTEE;  
HARBORVIEW MORTGAGE LOAN  
TRUST 2005-10 U.S. BANK AS  
TRUSTEE;  
HARBORVIEW MORTGAGE LOAN  
TRUST 2005-16 U.S. BANK AS  
TRUSTEE;  
HARBORVIEW MORTGAGE LOAN  
TRUST 2005-2 U.S. BANK AS  
TRUSTEE;  
HARBORVIEW MORTGAGE LOAN  
TRUST 2005-3 U.S. BANK AS  
TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 HARBORVIEW MORTGAGE LOAN  
2 TRUST 2005-8 U.S. BANK AS  
3 TRUSTEE;  
4 HOME EQUITY ASSET TRUST (CSFB)  
5 2005-2 U.S. BANK AS TRUSTEE;  
6 HOME EQUITY ASSET TRUST (CSFB)  
7 2005-3 U.S. BANK AS TRUSTEE;  
8 HOME EQUITY ASSET TRUST (CSFB)  
9 2005-4 U.S. BANK AS TRUSTEE;  
10 HOME EQUITY ASSET TRUST (CSFB)  
11 2005-5 U.S. BANK AS TRUSTEE;  
12 HOME EQUITY ASSET TRUST (CSFB)  
13 2005-6 U.S. BANK AS TRUSTEE;  
14 HOME EQUITY ASSET TRUST (CSFB)  
15 2005-7 U.S. BANK AS TRUSTEE;  
16 HOME EQUITY ASSET TRUST (CSFB)  
17 2005-8 U.S. BANK AS TRUSTEE;  
18 HOME EQUITY ASSET TRUST (CSFB)  
19 2005-9 U.S. BANK AS TRUSTEE;  
20 HOME EQUITY MORTGAGE TRUST  
21 2005-5 U.S. BANK AS TRUSTEE;  
22 HSBC HOME EQUITY LOAN TRUST  
23 2005-2 U.S. BANK AS TRUSTEE;  
24 HSBC HOME EQUITY LOAN TRUST  
25 2005-3 U.S. BANK AS TRUSTEE;  
26 IRWIN HOME EQUITY LOAN TRUST  
27 SERIES 2005-1 U.S. BANK AS  
28 TRUSTEE;  
IRWIN HOME EQUITY LOAN TRUST  
SERIES 2005-B U.S. BANK AS  
TRUSTEE;  
IRWIN HOME EQUITY LOAN TRUST  
SERIES 2005-C U.S. BANK AS  
TRUSTEE;  
J.P. MORGAN MORTGAGE  
ACQUISITION CORP. (JPMAC) 2005-  
FLD1 U.S. BANK AS TRUSTEE;  
J.P. MORGAN MORTGAGE  
ACQUISITION TRUST (JPMAC) 2005-  
FRE1 U.S. BANK AS TRUSTEE;



1 J.P. MORGAN MORTGAGE  
2 ACQUISITION TRUST (JPMAC) 2005-  
3 OPT1 U.S. BANK AS TRUSTEE;  
4 J.P. MORGAN MORTGAGE  
5 ACQUISITION TRUST (JPMAC) 2005-  
6 OPT2 U.S. BANK AS TRUSTEE;  
7 J.P. MORGAN MORTGAGE  
8 ACQUISITION TRUST (JPMAC) 2005-  
9 WMC1 U.S. BANK AS TRUSTEE;  
10 J.P. MORGAN MORTGAGE TRUST  
11 2005-ALT 1 U.S. BANK AS TRUSTEE;  
12 J.P. MORGAN MORTGAGE TRUST  
13 2005-S1 U.S. BANK AS TRUSTEE;  
14 LEHMAN XS TRUST 2005-5N U.S.  
15 BANK AS TRUSTEE;  
16 LEHMAN XS TRUST 2005-9N U.S.  
17 BANK AS TRUSTEE;  
18 MASTR ALTERNATIVE LOAN TRUST  
19 2005-1 U.S. BANK AS TRUSTEE;  
20 MASTR ALTERNATIVE LOAN TRUST  
21 2005-2 U.S. BANK AS TRUSTEE;  
22 MASTR ALTERNATIVE LOAN TRUST  
23 2005-3 U.S. BANK AS TRUSTEE;  
24 MASTR ALTERNATIVE LOAN TRUST  
25 2005-4 U.S. BANK AS TRUSTEE;  
26 MASTR ALTERNATIVE LOAN TRUST  
27 2005-5 U.S. BANK AS TRUSTEE;  
28 MASTR ALTERNATIVE LOAN TRUST  
2005-NC1 U.S. BANK AS TRUSTEE;  
MASTR ASSET SECURITIZATION  
TRUST 2005-1 U.S. BANK AS  
TRUSTEE;  
MASTR ASSET SECURITIZATION  
TRUST 2005-2 U.S. BANK AS  
TRUSTEE;  
MASTR ASSET-BACKED SECURITIES  
TRUST 2005-AB1 U.S. BANK AS  
TRUSTEE;  
MASTR ASSET-BACKED SECURITIES  
TRUST 2005-FRE1 U.S. BANK AS

1 TRUSTEE;  
2 MASTR ASSET-BACKED SECURITIES  
3 TRUST 2005-HE1 U.S. BANK AS  
4 TRUSTEE;  
5 MASTR ASSET-BACKED SECURITIES  
6 TRUST 2005-HE2 U.S. BANK AS  
7 TRUSTEE;  
8 MASTR ASSET-BACKED SECURITIES  
9 TRUST 2005-NC2 U.S. BANK AS  
10 TRUSTEE;  
11 MASTR ASSET-BACKED SECURITIES  
12 TRUST 2005-WF1 U.S. BANK AS  
13 TRUSTEE;  
14 MASTR ASSET-BACKED SECURITIES  
15 TRUST 2005-WMC1 U.S. BANK AS  
16 TRUSTEE;  
17 MASTR REPERFORMING LOAN  
18 TRUST 2005-2 U.S. BANK AS  
19 TRUSTEE;  
20 MASTR REPERFORMING LOAN  
21 TRUSTS 2005-1 U.S. BANK AS  
22 TRUSTEE;  
23 MASTR SEASONED  
24 SECURITIZATION TRUST 2005-1 U.S.  
25 BANK AS TRUSTEE;  
26 MASTR SEASONED  
27 SECURITIZATION TRUST 2005-2 U.S.  
28 BANK AS TRUSTEE;  
RAMP 2005 EFC1 U.S. BANK AS  
TRUSTEE;  
RAMP 2005 EFC2 U.S. BANK AS  
TRUSTEE;  
RAMP 2005 EFC3 U.S. BANK AS  
TRUSTEE;  
RAMP 2005 EFC4 U.S. BANK AS  
TRUSTEE;  
RAMP 2005 EFC5 U.S. BANK AS  
TRUSTEE;  
RAMP 2005 EFC6 U.S. BANK AS  
TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 RAMP 2005 EFC7 U.S. BANK AS  
TRUSTEE;  
2 RAMP 2005 NC1 U.S. BANK AS  
TRUSTEE;  
3 RASC 2005 EMX1 U.S. BANK AS  
4 TRUSTEE;  
5 RASC 2005 EMX2 U.S. BANK AS  
TRUSTEE;  
6 RASC 2005 EMX3 U.S. BANK AS  
7 TRUSTEE;  
8 RASC 2005 EMX5 U.S. BANK AS  
TRUSTEE;  
9 RASC 2005 KS1 U.S. BANK AS  
TRUSTEE;  
10 RASC 2005 KS10 U.S. BANK AS  
11 TRUSTEE;  
12 RASC 2005 KS11 U.S. BANK AS  
TRUSTEE;  
13 RASC 2005 KS12 U.S. BANK AS  
TRUSTEE;  
14 RASC 2005 KS2 U.S. BANK AS  
15 TRUSTEE;  
16 RASC 2005 KS3 U.S. BANK AS  
TRUSTEE;  
17 RASC 2005 KS4 U.S. BANK AS  
TRUSTEE;  
18 RASC 2005 KS U.S. BANK AS  
19 TRUSTEE;  
20 RASC 2005 KS6 U.S. BANK AS  
TRUSTEE;  
21 RASC 2005 KS7 U.S. BANK AS  
TRUSTEE;  
22 RASC 2005 KS8 U.S. BANK AS  
23 TRUSTEE;  
24 RASC 2005 KS9 U.S. BANK AS  
TRUSTEE;  
25 RASC 2005-AHL1 U.S. BANK AS  
TRUSTEE;  
26 RASC 2005-AHL2 U.S. BANK AS  
27 TRUSTEE;

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 RASC 2005-AHL3 U.S. BANK AS  
TRUSTEE;  
2 RFMSI TRUST 2005 S1 U.S. BANK AS  
TRUSTEE;  
3 RFMSI TRUST 2005 S2 U.S. BANK AS  
TRUSTEE;  
4 RFMSI TRUST 2005 S3 U.S. BANK AS  
TRUSTEE;  
5 RFMSI TRUST 2005 S4 U.S. BANK AS  
TRUSTEE;  
6 RFMSI TRUST 2005 S5 U.S. BANK AS  
TRUSTEE;  
7 RFMSI TRUST 2005 S6 U.S. BANK AS  
TRUSTEE;  
8 RFMSI TRUST 2005 S7 U.S. BANK AS  
TRUSTEE;  
9 RFMSI TRUST 2005 S8 U.S. BANK AS  
TRUSTEE;  
10 RFMSI TRUST 2005 S9 U.S. BANK AS  
TRUSTEE;  
11 RFMSI TRUST 2005 SA1 U.S. BANK  
AS TRUSTEE;  
12 RFMSI TRUST 2005 SA2 U.S. BANK  
AS TRUSTEE;  
13 RFMSI TRUST 2005 SA3 U.S. BANK  
AS TRUSTEE;  
14 RFMSI TRUST 2005 SA4 U.S. BANK  
AS TRUSTEE;  
15 RFMSI TRUST 2005 SA5 U.S. BANK  
AS TRUSTEE;  
16 STRUCTURED ADJUSTABLE RATE  
MORTGAGE LOAN TRUST 2005-16XS  
17 U.S. BANK AS TRUSTEE;  
18 STRUCTURED ADJUSTABLE RATE  
MORTGAGE LOAN TRUST 2005-19XS  
19 U.S. BANK AS TRUSTEE;  
20 STRUCTURED ADJUSTABLE RATE  
MORTGAGE LOAN TRUST 2005-22  
21 U.S. BANK AS TRUSTEE;  
22 STRUCTURED ADJUSTABLE RATE

1 MORTGAGE LOAN TRUST 2005-23  
2 U.S. BANK AS TRUSTEE;  
3 STRUCTURED ADJUSTABLE RATE  
4 MORTGAGE LOAN TRUST 2005-7N  
5 U.S. BANK AS TRUSTEE;  
6 STRUCTURED ASSET INVESTMENT  
7 LOAN TRUST 2005-10 U.S. BANK AS  
8 TRUSTEE;  
9 STRUCTURED ASSET INVESTMENT  
10 LOAN TRUST 2005-11 U.S. BANK AS  
11 TRUSTEE;  
12 STRUCTURED ASSET INVESTMENT  
13 LOAN TRUST 2005-3 U.S. BANK AS  
14 TRUSTEE;  
15 STRUCTURED ASSET INVESTMENT  
16 LOAN TRUST 2005-4 U.S. BANK AS  
17 TRUSTEE;  
18 STRUCTURED ASSET INVESTMENT  
19 LOAN TRUST 2005-5 U.S. BANK AS  
20 TRUSTEE;  
21 STRUCTURED ASSET INVESTMENT  
22 LOAN TRUST 2005-6 U.S. BANK AS  
23 TRUSTEE;  
24 STRUCTURED ASSET INVESTMENT  
25 LOAN TRUST 2005-7 U.S. BANK AS  
26 TRUSTEE;  
27 STRUCTURED ASSET INVESTMENT  
28 LOAN TRUST 2005-8 U.S. BANK AS  
TRUSTEE;  
STRUCTURED ASSET INVESTMENT  
LOAN TRUST 2005-9 U.S. BANK AS  
TRUSTEE;  
STRUCTURED ASSET INVESTMENT  
LOAN TRUST 2005-HE1 U.S. BANK AS  
TRUSTEE;  
STRUCTURED ASSET INVESTMENT  
LOAN TRUST 2005-HE2 U.S. BANK AS  
TRUSTEE;  
STRUCTURED ASSET INVESTMENT  
LOAN TRUST 2005-HE3 U.S. BANK AS

1 TRUSTEE;  
2 STRUCTURED ASSET MORTGAGE  
3 INVESTMENTS II, INC. 2005-F1 U.S.  
4 BANK AS TRUSTEE;  
5 STRUCTURED ASSET MORTGAGE  
6 INVESTMENTS II, INC. 2005-F2 U.S.  
7 BANK AS TRUSTEE;  
8 STRUCTURED ASSET MORTGAGE  
9 INVESTMENTS II, INC. 2005-F3 U.S.  
10 BANK AS TRUSTEE;  
11 THORNBURG MORTGAGE  
12 SECURITIES TRUST 2005-4 U.S. BANK  
13 AS TRUSTEE;  
14 WACHOVIA MORTGAGE LOAN  
15 TRUST 2005-B U.S. BANK AS  
16 TRUSTEE;  
17 WACHOVIA MORTGAGE LOAN  
18 TRUST 2005-WMC1 U.S. BANK AS  
19 TRUSTEE;  
20 ABFC ASSET-BACKED  
21 CERTIFICATES, SERIES 2006-HE1 U.S.  
22 BANK AS TRUSTEE;  
23 ASSET BACKED SECURITIES CORP.  
24 HOME EQUITY LOAN TRUST 2006-HE  
25 U.S. BANK AS TRUSTEE;  
26 ASSET BACKED SECURITIES CORP.  
27 HOME EQUITY LOAN TRUST AMQ  
28 2006-HE7 U.S. BANK AS TRUSTEE;  
ASSET BACKED SECURITIES CORP.  
HOME EQUITY LOAN TRUST MO  
2006-HE6 U.S. BANK AS TRUSTEE;  
ASSET BACKED SECURITIES HOME  
EQUITY LOAN TRUST NC 2006-HE2  
U.S. BANK AS TRUSTEE;  
ASSET BACKED SECURITIES HOME  
EQUITY LOAN TRUST NC 2006-HE4  
U.S. BANK AS TRUSTEE;  
ASSET BACKED SECURITIES HOME  
EQUITY LOAN TRUST OOMC 2006-  
HE3 U.S. BANK AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 ASSET BACKED SECURITIES HOME  
2 EQUITY LOAN TRUST OOMC 2006-  
3 HE5 U.S. BANK AS TRUSTEE;  
4 BANC OF AMERICA FUNDING 2006-A  
5 TRUST U.S. BANK AS TRUSTEE;  
6 BANC OF AMERICA FUNDING 2006-F  
7 TRUST U.S. BANK AS TRUSTEE;  
8 BANC OF AMERICA FUNDING 2006-G  
9 TRUST U.S. BANK AS TRUSTEE;  
10 BANC OF AMERICA FUNDING 2006-H  
11 TRUST U.S. BANK AS TRUSTEE;  
12 BANC OF AMERICA FUNDING 2006-I  
13 TRUST U.S. BANK AS TRUSTEE;  
14 BANC OF AMERICA FUNDING 2006-J  
15 TRUST U.S. BANK AS TRUSTEE;  
16 BANC OF AMERICA FUNDING CORP.  
17 TRUST 2006-1 U.S. BANK AS  
18 TRUSTEE;  
19 BANC OF AMERICA FUNDING CORP.  
20 TRUST 2006-2 U.S. BANK AS  
21 TRUSTEE;  
22 BANC OF AMERICA FUNDING CORP.  
23 TRUST 2006-3 U.S. BANK AS  
24 TRUSTEE;  
25 BANC OF AMERICA FUNDING CORP.  
26 TRUST 2006-4 U.S. BANK AS  
27 TRUSTEE;  
28 BANC OF AMERICA FUNDING CORP.  
TRUST 2006-5 U.S. BANK AS  
TRUSTEE;  
BANC OF AMERICA FUNDING CORP.  
TRUST 2006-6 U.S. BANK AS  
TRUSTEE;  
BANC OF AMERICA FUNDING CORP.  
TRUST 2006-7 U.S. BANK AS  
TRUSTEE;  
BANC OF AMERICA FUNDING CORP.  
TRUST 2006-8T2 U.S. BANK AS  
TRUSTEE;  
BAYVIEW FINANCIAL MORTGAGE



1 PASS-THROUGH TRUST 2006- U.S.  
2 BANK AS TRUSTEE;  
3 BAYVIEW FINANCIAL MORTGAGE  
4 PASS-THROUGH TRUST 2006-C U.S.  
5 BANK AS TRUSTEE;  
6 BAYVIEW FINANCIAL MORTGAGE  
7 PASS-THROUGH TRUST 2006-D U.S.  
8 BANK AS TRUSTEE;  
9 BEAR STEARNS ALT-A (BALTA)  
10 MORTGAGE PASS-THROUGH TRUST  
11 2006-3 U.S. BANK AS TRUSTEE;  
12 BEAR STEARNS ARM TRUST 2006-1  
13 U.S. BANK AS TRUSTEE;  
14 BEAR STEARNS ARM TRUST 2006-2  
15 U.S. BANK AS TRUSTEE;  
16 BEAR STEARNS ARM TRUST 2006-3  
17 U.S. BANK AS TRUSTEE;  
18 BEAR STEARNS ASSET BACKED  
19 SECURITIES I TRUST 2006-AC1 U.S.  
20 BANK AS TRUSTEE;  
21 BEAR STEARNS ASSET BACKED  
22 SECURITIES I TRUST 2006-AC2 U.S.  
23 BANK AS TRUSTEE;  
24 BEAR STEARNS ASSET BACKED  
25 SECURITIES I TRUST 2006-AC3 U.S.  
26 BANK AS TRUSTEE;  
27 BEAR STEARNS ASSET BACKED  
28 SECURITIES I TRUST 2006-AC4 U.S.  
BANK AS TRUSTEE;  
BEAR STEARNS ASSET BACKED  
SECURITIES I TRUST 2006-AC5 U.S.  
BANK AS TRUSTEE;  
BEAR STEARNS ASSET BACKED  
SECURITIES I TRUST 2006-IM1 U.S.  
BANK AS TRUSTEE;  
BEAR STEARNS ASSET BACKED  
SECURITIES I TRUST 2006-ST1 U.S.  
BANK AS TRUSTEE;  
BNC MORTGAGE LOAN TRUST 2006-  
1 U.S. BANK AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 BNC MORTGAGE LOAN TRUST 2006-  
2 U.S. BANK AS TRUSTEE;  
3 C-BASS 2006-CB2 TRUST U.S. BANK  
4 AS TRUSTEE;  
5 C-BASS 2006-CB6 TRUST U.S. BANK  
6 AS TRUSTEE;  
7 C-BASS MORTGAGE LOAN ASSET-  
8 BACKED CERTS. 2006-CB4 U.S. BANK  
9 AS TRUSTEE;  
10 C-BASS MORTGAGE LOAN ASSET-  
11 BACKED CERTS. 2006-CB8 U.S. BANK  
12 AS TRUSTEE;  
13 CHASE MORTGAGE FINANCE TRUST  
14 SERIES 2006-A1 U.S. BANK AS  
15 TRUSTEE;  
16 CHASE MORTGAGE FINANCE TRUST  
17 SERIES 2006-S1 U.S. BANK AS  
18 TRUSTEE;  
19 CHASEFLEX TRUST 2006-2 U.S.  
20 BANK AS TRUSTEE;  
21 CHASEFLEX TRUST SERIES 2006-1  
22 U.S. BANK AS TRUSTEE;  
23 CITICORP MORTGAGE SECURITIES  
24 TRUST 2006-1 U.S. BANK AS  
25 TRUSTEE;  
26 CITICORP MORTGAGE SECURITIES  
27 TRUST 2006-2 U.S. BANK AS  
28 TRUSTEE;  
CITICORP MORTGAGE SECURITIES  
TRUST 2006-3 U.S. BANK AS  
TRUSTEE;  
CITICORP MORTGAGE SECURITIES  
TRUST 2006-4 U.S. BANK AS  
TRUSTEE;  
CITICORP MORTGAGE SECURITIES  
TRUST 2006-5 U.S. BANK AS  
TRUSTEE;  
CITICORP MORTGAGE SECURITIES  
TRUST 2006-6 U.S. BANK AS  
TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 CITICORP MORTGAGE SECURITIES  
2 TRUST 2006-7 U.S. BANK AS  
3 TRUSTEE;  
4 CITICORP RESIDENTIAL MORTGAGE  
5 TRUST SERIES 2006-1 U.S. BANK AS  
6 TRUSTEE;  
7 CITICORP RESIDENTIAL MORTGAGE  
8 TRUST SERIES 2006-2 U.S. BANK AS  
9 TRUSTEE;  
10 CITICORP RESIDENTIAL MORTGAGE  
11 TRUST SERIES 2006-3 U.S. BANK AS  
12 TRUSTEE;  
13 CITIGROUP MORTGAGE LOAN  
14 TRUST 2006-4 U.S. BANK AS  
15 TRUSTEE;  
16 CITIGROUP MORTGAGE LOAN  
17 TRUST 2006-AMC1 U.S. BANK AS  
18 TRUSTEE;  
19 CITIGROUP MORTGAGE LOAN  
20 TRUST 2006-AR1 U.S. BANK AS  
21 TRUSTEE;  
22 CITIGROUP MORTGAGE LOAN  
23 TRUST 2006-AR5 U.S. BANK AS  
24 TRUSTEE;  
25 CITIGROUP MORTGAGE LOAN  
26 TRUST 2006-AR6 U.S. BANK AS  
27 TRUSTEE;  
28 CITIGROUP MORTGAGE LOAN  
TRUST 2006-AR7 U.S. BANK AS  
TRUSTEE;  
CITIGROUP MORTGAGE LOAN  
TRUST 2006-AR9 U.S. BANK AS  
TRUSTEE;  
CITIGROUP MORTGAGE LOAN  
TRUST 2006-CB3;  
U.S. BANK AS TRUSTEE  
CITIGROUP MORTGAGE LOAN  
TRUST 2006-FX1 U.S. BANK AS  
TRUSTEE;  
CITIGROUP MORTGAGE LOAN

1 TRUST 2006-HE1 U.S. BANK AS  
TRUSTEE;  
2 CITIGROUP MORTGAGE LOAN  
3 TRUST 2006-HE2 U.S. BANK AS  
TRUSTEE;  
4 CITIGROUP MORTGAGE LOAN  
5 TRUST 2006-HE3 U.S. BANK AS  
TRUSTEE;  
6 CITIGROUP MORTGAGE LOAN  
7 TRUST 2006-NC1 U.S. BANK AS  
TRUSTEE;  
8 CITIGROUP MORTGAGE LOAN  
9 TRUST 2006-NC2 U.S. BANK AS  
TRUSTEE;  
10 CITIGROUP MORTGAGE LOAN  
11 TRUST 2006-WF1 U.S. BANK AS  
TRUSTEE;  
12 CITIGROUP MORTGAGE LOAN  
13 TRUST 2006-WF2 U.S. BANK AS  
TRUSTEE;  
14 CITIGROUP MORTGAGE LOAN  
15 TRUST 2006-WFHE1 U.S. BANK AS  
TRUSTEE;  
16 CITIGROUP MORTGAGE LOAN  
17 TRUST 2006-WFHE2 U.S. BANK AS  
TRUSTEE;  
18 CITIGROUP MORTGAGE LOAN  
19 TRUST 2006-WFHE3 U.S. BANK AS  
TRUSTEE;  
20 CITIGROUP MORTGAGE LOAN  
21 TRUST 2006-WFHE4 U.S. BANK AS  
TRUSTEE;  
22 CSMC MORTGAGE BACKED PASS-  
23 THROUGH CERTS, SERIES 2006-1 U.S.  
BANK AS TRUSTEE;  
24 CSMC MORTGAGE BACKED PASS-  
25 THROUGH CERTS, SERIES 2006-2 U.S.  
BANK AS TRUSTEE;  
26 CSMC MORTGAGE BACKED TRUST  
27 2006-6 U.S. BANK AS TRUSTEE;

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 CSMC MORTGAGE BACKED TRUST  
2 2006-7 U.S. BANK AS TRUSTEE;  
3 CSMC MORTGAGE BACKED TRUST  
4 2006-9 U.S. BANK AS TRUSTEE;  
5 CSMC MORTGAGE BACKED TRUST  
6 SERIES 2006-3 U.S. BANK AS  
7 TRUSTEE;  
8 CSMC MORTGAGE BACKED TRUST  
9 SERIES 2006-4 U.S. BANK AS  
10 TRUSTEE;  
11 CSMC MORTGAGE BACKED TRUST  
12 SERIES 2006-5 U.S. BANK AS  
13 TRUSTEE;  
14 FFMLT TRUST 2006-FF10 U.S. BANK  
15 AS TRUSTEE;  
16 FFMLT TRUST 2006-FF12 U.S. BANK  
17 AS TRUSTEE;  
18 FFMLT TRUST 2006-FF14 U.S. BANK  
19 AS TRUSTEE;  
20 FFMLT TRUST 2006-FF2 U.S. BANK  
21 AS TRUSTEE;  
22 GREENPOINT MORTGAGE FUNDING  
23 TRUST 2006-AR4 U.S. BANK AS  
24 TRUSTEE;  
25 GREENPOINT MORTGAGE FUNDING  
26 TRUST 2006-AR5 U.S. BANK AS  
27 TRUSTEE;  
28 GREENPOINT MORTGAGE FUNDING  
TRUST 2006-AR6 U.S. BANK AS  
TRUSTEE;  
GREENPOINT MORTGAGE FUNDING  
TRUST 2006-AR7 U.S. BANK AS  
TRUSTEE;  
GREENPOINT MORTGAGE FUNDING  
TRUST 2006-AR8 U.S. BANK AS  
TRUSTEE;  
GREENPOINT MORTGAGE FUNDING  
TRUST 2006-HE1 U.S. BANK AS  
TRUSTEE;  
GSAA HOME EQUITY TRUST 2006-1

1 U.S. BANK AS TRUSTEE;  
GSAA HOME EQUITY TRUST 2006-12  
2 U.S. BANK AS TRUSTEE;  
GSAA HOME EQUITY TRUST 2006-3  
3 U.S. BANK AS TRUSTEE;  
4 GSAA HOME EQUITY TRUST 2006-6  
5 U.S. BANK AS TRUSTEE;  
6 GSAA HOME EQUITY TRUST 2006-7  
7 U.S. BANK AS TRUSTEE;  
8 GSAA HOME EQUITY TRUST 2006-9  
9 U.S. BANK AS TRUSTEE U.S. BANK  
AS TRUSTEE;  
10 GSAMP TRUST 2006-HE2 U.S. BANK  
AS TRUSTEE;  
11 GSAMP TRUST 2006-HE3 U.S. BANK  
AS TRUSTEE;  
12 GSAMP TRUST 2006-HE5 U.S. BANK  
AS TRUSTEE;  
13 GSAMP TRUST 2006-HE6 U.S. BANK  
AS TRUSTEE;  
14 GSAMP TRUST 2006-HE7 U.S. BANK  
AS TRUSTEE;  
15 GSAMP TRUST 2006-HE8 U.S. BANK  
AS TRUSTEE;  
16 GSAMP TRUST 2006-NC1 U.S. BANK  
AS TRUSTEE;;  
17 GSR MORTGAGE LOAN TRUST 2006-  
18 10F U.S. BANK AS TRUSTEE;  
19 GSR MORTGAGE LOAN TRUST 2006-  
20 1F U.S. BANK AS TRUSTEE;  
21 GSR MORTGAGE LOAN TRUST 2006-  
22 2F U.S. BANK AS TRUSTEE;  
23 GSR MORTGAGE LOAN TRUST 2006-  
24 3F U.S. BANK AS TRUSTEE;  
25 GSR MORTGAGE LOAN TRUST 2006-  
26 4F U.S. BANK AS TRUSTEE;  
27 GSR MORTGAGE LOAN TRUST 2006-  
5F U.S. BANK AS TRUSTEE;  
28 GSR MORTGAGE LOAN TRUST 2006-  
6F U.S. BANK AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 GSR MORTGAGE LOAN TRUST 2006-  
2 7F U.S. BANK AS TRUSTEE;  
3 GSR MORTGAGE LOAN TRUST 2006-  
4 8F U.S. BANK AS TRUSTEE;  
5 GSR MORTGAGE LOAN TRUST 2006-  
6 9F U.S. BANK AS TRUSTEE;  
7 GSR MORTGAGE LOAN TRUST 2006-  
8 AR1 U.S. BANK AS TRUSTEE;  
9 HARBORVIEW TRUST 2006-1  
10 U.S. BANK AS TRUSTEE;  
11 HARBORVIEW TRUST 2006-4  
12 U.S. BANK AS TRUSTEE;  
13 HOME EQUITY ASSET TRUST (CSFB)  
14 2006-1 U.S. BANK AS TRUSTEE;  
15 HOME EQUITY ASSET TRUST (CSFB)  
16 2006-2 U.S. BANK AS TRUSTEE;  
17 HOME EQUITY ASSET TRUST (CSFB)  
18 2006-3 U.S. BANK AS TRUSTEE;  
19 HOME EQUITY ASSET TRUST (CSFB)  
20 2006-4 U.S. BANK AS TRUSTEE;  
21 HOME EQUITY ASSET TRUST (CSFB)  
22 2006-5 U.S. BANK AS TRUSTEE;  
23 HOME EQUITY ASSET TRUST (CSFB)  
24 2006-6 U.S. BANK AS TRUSTEE;  
25 HOME EQUITY ASSET TRUST (CSFB)  
26 2006-7 U.S. BANK AS TRUSTEE;  
27 HOME EQUITY ASSET TRUST (CSFB)  
28 2006-8 U.S. BANK AS TRUSTEE;  
HOME EQUITY MORTGAGE PASS-  
THROUGH CERTS. (CSFB) 2006-1 U.S.  
BANK AS TRUSTEE;  
HOME EQUITY MORTGAGE PASS-  
THROUGH CERTS. (CSFB) 2006-3 U.S.  
BANK AS TRUSTEE;  
HOME EQUITY MORTGAGE PASS-  
THROUGH CERTS. (CSFB) 2006-4 U.S.  
BANK AS TRUSTEE;  
HOME EQUITY MORTGAGE TRUST  
(CSFB) 2006-5 U.S. BANK AS  
TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*



HOME EQUITY MORTGAGE TRUST  
(CSFB) 2006-6 U.S. BANK AS  
TRUSTEE;  
J.P. MORGAN ALT LOAN TRUST  
2006-A1 U.S. BANK AS TRUSTEE;  
J.P. MORGAN ALT LOAN TRUST  
2006-A2 U.S. BANK AS TRUSTEE;  
J.P. MORGAN ALT LOAN TRUST  
2006-A3 U.S. BANK AS TRUSTEE;  
J.P. MORGAN ALT LOAN TRUST  
2006-A4 U.S. BANK AS TRUSTEE;  
J.P. MORGAN ALT LOAN TRUST  
2006-A6 U.S. BANK AS TRUSTEE;  
J.P. MORGAN ALT LOAN TRUST  
2006-S1 U.S. BANK AS TRUSTEE;  
J.P. MORGAN ALT LOAN TRUST  
2006-S2 U.S. BANK AS TRUSTEE;  
J.P. MORGAN ALT LOAN TRUST  
2006-S3 U.S. BANK AS TRUSTEE;  
J.P. MORGAN ALT LOAN TRUST  
2006-S4 U.S. BANK AS TRUSTEE;  
J.P. MORGAN MORTGAGE  
ACQUISITION CORP. (JPMAC) 2006-  
ACC1 U.S. BANK AS TRUSTEE;  
J.P. MORGAN MORTGAGE  
ACQUISITION TRUST (JPMAC) 2006-  
CH1 U.S. BANK AS TRUSTEE;  
J.P. MORGAN MORTGAGE  
ACQUISITION TRUST (JPMAC) 2006-  
CH2 U.S. BANK AS TRUSTEE;  
J.P. MORGAN MORTGAGE  
ACQUISITION TRUST (JPMAC) 2006-  
CW1 U.S. BANK AS TRUSTEE;  
J.P. MORGAN MORTGAGE  
ACQUISITION TRUST (JPMAC) 2006-  
CW2 U.S. BANK AS TRUSTEE;  
J.P. MORGAN MORTGAGE  
ACQUISITION TRUST (JPMAC) 2006-  
FRE1 U.S. BANK AS TRUSTEE;  
J.P. MORGAN MORTGAGE

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 ACQUISITION TRUST (JPMAC) 2006-  
FRE2 U.S. BANK AS TRUSTEE;  
2 J.P. MORGAN MORTGAGE  
3 ACQUISITION TRUST (JPMAC) 2006-  
HE1 U.S. BANK AS TRUSTEE;  
4 J.P. MORGAN MORTGAGE  
5 ACQUISITION TRUST (JPMAC) 2006-  
HE2 U.S. BANK AS TRUSTEE;  
6 J.P. MORGAN MORTGAGE  
7 ACQUISITION TRUST (JPMAC) 2006-  
HE3 U.S. BANK AS TRUSTEE;  
8 J.P. MORGAN MORTGAGE  
9 ACQUISITION TRUST (JPMAC) 2006-  
NC1 U.S. BANK AS TRUSTEE;  
10 J.P. MORGAN MORTGAGE  
11 ACQUISITION TRUST (JPMAC) 2006-  
NC2 U.S. BANK AS TRUSTEE;  
12 J.P. MORGAN MORTGAGE  
13 ACQUISITION TRUST (JPMAC) 2006-  
RM1 U.S. BANK AS TRUSTEE;  
14 J.P. MORGAN MORTGAGE  
15 ACQUISITION TRUST (JPMAC) 2006-  
WF1 U.S. BANK AS TRUSTEE;  
16 J.P. MORGAN MORTGAGE  
17 ACQUISITION TRUST (JPMAC) 2006-  
WMC1 U.S. BANK AS TRUSTEE;  
18 J.P. MORGAN MORTGAGE  
19 ACQUISITION TRUST (JPMAC) 2006-  
WMC2 U.S. BANK AS TRUSTEE;  
20 J.P. MORGAN MORTGAGE  
21 ACQUISITION TRUST (JPMAC) 2006-  
WMC3 U.S. BANK AS TRUSTEE;  
22 J.P. MORGAN MORTGAGE  
23 ACQUISITION TRUST (JPMAC) 2006-  
WMC4 U.S. BANK AS TRUSTEE;  
24 J.P. MORGAN MORTGAGE TRUST  
25 2006-A1 U.S. BANK AS TRUSTEE;  
26 J.P. MORGAN MORTGAGE TRUST  
27 2006-A4 U.S. BANK AS TRUSTEE;  
J.P. MORGAN MORTGAGE TRUST

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*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 2006-A6 U.S. BANK AS TRUSTEE;  
J.P. MORGAN MORTGAGE TRUST  
2 2006-A7 U.S. BANK AS TRUSTEE;  
J.P. MORGAN MORTGAGE TRUST  
3 2006-S2 U.S. BANK AS TRUSTEE;  
J.P. MORGAN MORTGAGE TRUST  
4 2006-S3 U.S. BANK AS TRUSTEE;  
J.P. MORGAN MORTGAGE TRUST  
5 2006-S4 U.S. BANK AS TRUSTEE;  
LEHMAN XS TRUST 2006-10N  
6 U.S. BANK AS TRUSTEE;  
7 LEHMAN XS TRUST 2006-11 U.S.  
8 BANK AS TRUSTEE;  
9 LEHMAN XS TRUST 2006-12N  
10 U.S. BANK AS TRUSTEE;  
11 LEHMAN XS TRUST 2006-14N  
12 U.S. BANK AS TRUSTEE;  
13 LEHMAN XS TRUST 2006-15 U.S.  
14 BANK AS TRUSTEE;  
15 LEHMAN XS TRUST 2006-16N  
16 U.S. BANK AS TRUSTEE;  
17 LEHMAN XS TRUST 2006-18N  
18 U.S. BANK AS TRUSTEE;  
19 LEHMAN XS TRUST 2006-2N  
20 U.S. BANK AS TRUSTEE;  
21 LEHMAN XS TRUST 2006-3 U.S.  
22 BANK AS TRUSTEE;  
23 LEHMAN XS TRUST 2006-4N U.S.  
24 BANK AS TRUSTEE;  
25 LEHMAN XS TRUST 2006-GP1  
26 U.S. BANK AS TRUSTEE;  
27 LEHMAN XS TRUST 2006-GP2  
U.S. BANK AS TRUSTEE;  
28 LEHMAN XS TRUST 2006-GP3  
U.S. BANK AS TRUSTEE;  
LEHMAN XS TRUST 2006-GP4  
U.S. BANK AS TRUSTEE;  
MASTR ADJUSTABLE RATE  
MORTGAGES TRUST 2006-1 U.S.  
BANK AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 MASTR ADJUSTABLE RATE  
MORTGAGES TRUST 2006-2 U.S.  
2 BANK AS TRUSTEE;  
3 MASTR ADJUSTABLE RATE  
MORTGAGES TRUST 2006-3 U.S.  
4 BANK AS TRUSTEE;  
5 MASTR ADJUSTABLE RATE  
MORTGAGES TRUST 2006-OA1 U.S.  
6 BANK AS TRUSTEE;  
7 MASTR ADJUSTABLE RATE  
MORTGAGES TRUST 2006-OA2 U.S.  
8 BANK AS TRUSTEE;  
9 MASTR ALTERNATIVE LOAN TRUST  
2006-1 U.S. BANK AS TRUSTEE;  
10 MASTR ASSET SECURITIZATION  
11 TRUST 2006-1 U.S. BANK AS  
TRUSTEE;  
12 MASTR ASSET SECURITIZATION  
13 TRUST 2006-2 U.S. BANK AS  
TRUSTEE;  
14 MASTR ASSET SECURITIZATION  
15 TRUST 2006-3 U.S. BANK AS  
TRUSTEE;  
16 MASTR ASSET-BACKED SECURITIES  
17 TRUST 2006-AB1 U.S. BANK AS  
TRUSTEE;  
18 MASTR ASSET-BACKED SECURITIES  
19 TRUST 2006-AM1 U.S. BANK AS  
TRUSTEE;  
20 MASTR ASSET-BACKED SECURITIES  
21 TRUST 2006-AM2 U.S. BANK AS  
TRUSTEE;  
22 MASTR ASSET-BACKED SECURITIES  
23 TRUST 2006-AM3 U.S. BANK AS  
TRUSTEE;  
24 MASTR ASSET-BACKED SECURITIES  
25 TRUST 2006-FRE1 U.S. BANK AS  
TRUSTEE;  
26 MASTR ASSET-BACKED SECURITIES  
27 TRUST 2006-FRE2 U.S. BANK AS

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 TRUSTEE;  
MASTR ASSET-BACKED SECURITIES  
2 TRUST 2006-HE1 U.S. BANK AS  
TRUSTEE;  
3 MASTR ASSET-BACKED SECURITIES  
4 TRUST 2006-HE2 U.S. BANK AS  
TRUSTEE;  
5 MASTR ASSET-BACKED SECURITIES  
6 TRUST 2006-HE3 U.S. BANK AS  
TRUSTEE;  
7 MASTR ASSET-BACKED SECURITIES  
8 TRUST 2006-HE4 U.S. BANK AS  
TRUSTEE;  
9 MASTR ASSET-BACKED SECURITIES  
10 TRUST 2006-HE5 U.S. BANK AS  
TRUSTEE;  
11 MASTR ASSET-BACKED SECURITIES  
12 TRUST 2006-NC1 U.S. BANK AS  
TRUSTEE;  
13 MASTR ASSET-BACKED SECURITIES  
14 TRUST 2006-NC2 U.S. BANK AS  
TRUSTEE;  
15 MASTR ASSET-BACKED SECURITIES  
16 TRUST 2006-NC3 U.S. BANK AS  
TRUSTEE;  
17 MASTR ASSET-BACKED SECURITIES  
18 TRUST 2006-WMC1 U.S. BANK AS  
TRUSTEE;  
19 MASTR ASSET-BACKED SECURITIES  
20 TRUST 2006-WMC2 U.S. BANK AS  
TRUSTEE;  
21 MASTR ASSET-BACKED SECURITIES  
22 TRUST 2006-WMC3 U.S. BANK AS  
TRUSTEE;  
23 MASTR ASSET-BACKED SECURITIES  
24 TRUST 2006-WMC4 U.S. BANK AS  
TRUSTEE;  
25 MERRILL LYNCH MORTGAGE  
26 INVESTORS TRUST 2006-AB1 U.S.  
27 BANK AS TRUSTEE;

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 MERRILL LYNCH MORTGAGE  
2 INVESTORS TRUST 2006-HE6 U.S.  
3 BANK AS TRUSTEE;  
4 MERRILL LYNCH MORTGAGE  
5 INVESTORS TRUST 2006-OPT1 U.S.  
6 BANK AS TRUSTEE;  
7 MERRILL LYNCH MORTGAGE  
8 INVESTORS TRUST 2006-RM2 U.S.  
9 BANK AS TRUSTEE;  
10 MERRILL LYNCH MORTGAGE  
11 INVESTORS TRUST 2006-SD1 U.S.  
12 BANK AS TRUSTEE;  
13 MERRILL LYNCH MORTGAGE  
14 INVESTORS TRUST 2006-WMC2 U.S.  
15 BANK AS TRUSTEE;  
16 NEW CENTURY HOME EQUITY  
17 LOAN TRUST 2006-ALT2 U.S. BANK  
18 AS TRUSTEE;  
19 NEW YORK MORTGAGE TRUST 2006-  
20 1 U.S. BANK AS TRUSTEE;  
21 PRIME MORTGAGE TRUST 2006-1  
22 U.S. BANK AS TRUSTEE;  
23 PRIME MORTGAGE TRUST 2006-2  
24 U.S. BANK AS TRUSTEE;  
25 PRIME MORTGAGE TRUST 2006-CL1  
26 U.S. BANK AS TRUSTEE;  
27 RAAC 2006 SP4 U.S. BANK AS  
28 TRUSTEE;  
RALI 2006QO2 U.S. BANK AS  
TRUSTEE;  
RAMP 2006 EFC1 U.S. BANK AS  
TRUSTEE;  
RAMP 2006 EFC2 U.S. BANK AS  
TRUSTEE;  
RAMP 2006 NC1 U.S. BANK AS  
TRUSTEE;  
RAMP 2006 NC2 U.S. BANK AS  
TRUSTEE;  
RAMP 2006 NC3 U.S. BANK AS  
TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 RAMP 2006 RS6 U.S. BANK AS  
TRUSTEE;  
2 RAMP 2006 RZ5 U.S. BANK AS  
TRUSTEE;  
3 RASC 2006 EMX1 U.S. BANK AS  
4 TRUSTEE;  
5 RASC 2006 EMX2 U.S. BANK AS  
TRUSTEE;  
6 RASC 2006 EMX3 U.S. BANK AS  
7 TRUSTEE;  
8 RASC 2006 EMX4 U.S. BANK AS  
TRUSTEE;  
9 RASC 2006 EMX5 U.S. BANK AS  
TRUSTEE;  
10 RASC 2006 EMX6 U.S. BANK AS  
11 TRUSTEE;  
12 RASC 2006 EMX7 U.S. BANK AS  
TRUSTEE;  
13 RASC 2006 EMX8 U.S. BANK AS  
TRUSTEE;  
14 RASC 2006 EMX9 U.S. BANK AS  
15 TRUSTEE;  
16 RASC 2006 KS1 U.S. BANK AS  
TRUSTEE;  
17 RASC 2006 KS2 U.S. BANK AS  
TRUSTEE;  
18 RASC 2006 KS3 U.S. BANK AS  
19 TRUSTEE;  
20 RASC 2006 KS4 U.S. BANK AS  
TRUSTEE;  
21 RASC 2006 KS5 U.S. BANK AS  
TRUSTEE;  
22 RASC 2006 KS6 U.S. BANK AS  
23 TRUSTEE;  
24 RASC 2006 KS7 U.S. BANK AS  
TRUSTEE;  
25 RASC 2006 KS8 U.S. BANK AS  
TRUSTEE;  
26 RASC 2006 KS9 U.S. BANK AS  
27 TRUSTEE;

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*



1 RFMSI TRUST 2006 S1 U.S. BANK AS  
TRUSTEE;  
2 RFMSI TRUST 2006 S11 U.S. BANK AS  
TRUSTEE;  
3 RFMSI TRUST 2006 S12 U.S. BANK AS  
4 TRUSTEE;  
5 RFMSI TRUST 2006 S2 U.S. BANK AS  
TRUSTEE;  
6 RFMSI TRUST 2006 S3 U.S. BANK AS  
7 TRUSTEE;  
8 RFMSI TRUST 2006 S4 U.S. BANK AS  
TRUSTEE;  
9 RFMSI TRUST 2006 S5 U.S. BANK AS  
TRUSTEE;  
10 RFMSI TRUST 2006 S6 U.S. BANK AS  
11 TRUSTEE;  
12 RFMSI TRUST 2006 S7 U.S. BANK AS  
TRUSTEE;  
13 RFMSI TRUST 2006 S8 U.S. BANK AS  
TRUSTEE;  
14 RFMSI TRUST 2006 S9 U.S. BANK AS  
15 TRUSTEE;  
16 RFMSI TRUST 2006 SA1 U.S. BANK  
AS TRUSTEE;  
17 RFMSI TRUST 2006 SA2 U.S. BANK  
AS TRUSTEE;  
18 RFMSI TRUST 2006 SA3 U.S. BANK  
19 AS TRUSTEE;  
20 RFMSI TRUST 2006 SA4 U.S. BANK  
AS TRUSTEE;  
21 RFMSI TRUST 2006-S10 U.S. BANK AS  
TRUSTEE;  
22 RFMSII 2006-HI5 U.S. BANK AS  
23 TRUSTEE;  
24 SECURITIZED ASSET-BACKED  
RECEIVABLES TRUST (SABR) 2006-  
25 CB1 U.S. BANK AS TRUSTEE;  
26 SECURITIZED ASSET-BACKED  
RECEIVABLES TRUST (SABR) 2006-  
27 CB5 U.S. BANK AS TRUSTEE;

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 SECURITIZED ASSET-BACKED  
2 RECEIVABLES TRUST 2006-NC1 U.S.  
3 BANK AS TRUSTEE;  
4 SECURITIZED ASSET-BACKED  
5 RECEIVABLES TRUST 2006-NC2 U.S.  
6 BANK AS TRUSTEE;  
7 SECURITIZED ASSET-BACKED  
8 RECEIVABLES TRUST 2006-WM1 U.S.  
9 BANK AS TRUSTEE;  
10 SG MORTGAGE SECURITIES TRUST  
11 2006-FRE2 SPECIALTY  
12 UNDERWRITING & RESIDENTIAL  
13 FINANCE TRUST 2006-AB3 U.S.  
14 BANK AS TRUSTEE;  
15 SPECIALTY UNDERWRITING &  
16 RESIDENTIAL FINANCE TRUST 2006-  
17 BC1 U.S. BANK AS TRUSTEE;  
18 SPECIALTY UNDERWRITING &  
19 RESIDENTIAL FINANCE TRUST 2006-  
20 BC2 U.S. BANK AS TRUSTEE;  
21 SPECIALTY UNDERWRITING &  
22 RESIDENTIAL FINANCE TRUST 2006-  
23 BC3 U.S. BANK AS TRUSTEE;  
24 SPECIALTY UNDERWRITING &  
25 RESIDENTIAL FINANCE TRUST 2006-  
26 BC4 U.S. BANK AS TRUSTEE;  
27 SPECIALTY UNDERWRITING &  
28 RESIDENTIAL FINANCE TRUST 2006-  
BC5 U.S. BANK AS TRUSTEE;  
STRUCTURED ADJUSTABLE RATE  
MORTGAGE LOAN TRUST 2006-1 U.S.  
BANK AS TRUSTEE;  
STRUCTURED ADJUSTABLE RATE  
MORTGAGE LOAN TRUST 2006-10  
U.S. BANK AS TRUSTEE;  
STRUCTURED ADJUSTABLE RATE  
MORTGAGE LOAN TRUST 2006-11  
U.S. BANK AS TRUSTEE;  
STRUCTURED ADJUSTABLE RATE  
MORTGAGE LOAN TRUST 2006-12

1 U.S. BANK AS TRUSTEE;  
2 STRUCTURED ADJUSTABLE RATE  
3 MORTGAGE LOAN TRUST 2006-2 U.S.  
4 BANK AS TRUSTEE;  
5 STRUCTURED ADJUSTABLE RATE  
6 MORTGAGE LOAN TRUST 2006-3 U.S.  
7 BANK AS TRUSTEE;  
8 STRUCTURED ADJUSTABLE RATE  
9 MORTGAGE LOAN TRUST 2006-4 U.S.  
10 BANK AS TRUSTEE;  
11 STRUCTURED ADJUSTABLE RATE  
12 MORTGAGE LOAN TRUST 2006-5 U.S.  
13 BANK AS TRUSTEE;  
14 STRUCTURED ADJUSTABLE RATE  
15 MORTGAGE LOAN TRUST 2006-6 U.S.  
16 BANK AS TRUSTEE;  
17 STRUCTURED ADJUSTABLE RATE  
18 MORTGAGE LOAN TRUST 2006-7 U.S.  
19 BANK AS TRUSTEE;  
20 STRUCTURED ADJUSTABLE RATE  
21 MORTGAGE LOAN TRUST 2006-8 U.S.  
22 BANK AS TRUSTEE;  
23 STRUCTURED ADJUSTABLE RATE  
24 MORTGAGE LOAN TRUST 2006-9 U.S.  
25 BANK AS TRUSTEE;  
26 STRUCTURED ASSET INVESTMENT  
27 LOAN TRUST (SAIL) 2006-1 U.S.  
28 BANK AS TRUSTEE;  
STRUCTURED ASSET INVESTMENT  
LOAN TRUST 2006-2 U.S. BANK AS  
TRUSTEE;  
STRUCTURED ASSET INVESTMENT  
LOAN TRUST 2006-3 U.S. BANK AS  
TRUSTEE;  
STRUCTURED ASSET INVESTMENT  
LOAN TRUST 2006-4 U.S. BANK AS  
TRUSTEE;  
STRUCTURED ASSET INVESTMENT  
LOAN TRUST 2006-BNC1 U.S. BANK  
AS TRUSTEE;

1 STRUCTURED ASSET INVESTMENT  
2 LOAN TRUST 2006-BNC2 U.S. BANK  
3 AS TRUSTEE;  
4 STRUCTURED ASSET INVESTMENT  
5 LOAN TRUST 2006-BNC3 U.S. BANK  
6 AS TRUSTEE;  
7 TBW 2006-1 TRUST U.S. BANK AS  
8 TRUSTEE;  
9 TBW 2006-2 TRUST U.S. BANK AS  
10 TRUSTEE;  
11 TBW 2006-3 TRUST U.S. BANK AS  
12 TRUSTEE;  
13 TBW MORTGAGE-BACKED TRUST  
14 SERIES 2006-4 U.S. BANK AS  
15 TRUSTEE;  
16 TBW MORTGAGE-BACKED TRUST  
17 SERIES 2006-5 U.S. BANK AS  
18 TRUSTEE;  
19 TBW MORTGAGE-BACKED TRUST  
20 SERIES 2006-6 U.S. BANK AS  
21 TRUSTEE;  
22 WACHOVIA MORTGAGE LOAN  
23 TRUST 2006-ALT1 U.S. BANK AS  
24 TRUSTEE;  
25 WACHOVIA MORTGAGE LOAN  
26 TRUST 2006-AMN1 U.S. BANK AS  
27 TRUSTEE;  
28 WELLS FARGO MORTGAGE BACKED  
SECURITIES 2006-1 TRUST U.S. BANK  
AS TRUSTEE;  
WELLS FARGO MORTGAGE BACKED  
SECURITIES 2006-2 TRUST U.S. BANK  
AS TRUSTEE;  
WELLS FARGO MORTGAGE BACKED  
SECURITIES 2006-3 TRUST U.S. BANK  
AS TRUSTEE;  
WELLS FARGO MORTGAGE BACKED  
SECURITIES 2006-4 TRUST U.S. BANK  
AS TRUSTEE;  
WELLS FARGO MORTGAGE BACKED

1 SECURITIES 2006-AR1 TRUST U.S.  
2 BANK AS TRUSTEE;  
3 WELLS FARGO MORTGAGE BACKED  
4 SECURITIES 2006-AR2 TRUST U.S.  
5 BANK AS TRUSTEE;  
6 WELLS FARGO MORTGAGE BACKED  
7 SECURITIES 2006-AR3 TRUST U.S.  
8 BANK AS TRUSTEE;  
9 WELLS FARGO MORTGAGE BACKED  
10 SECURITIES 2006-AR4 TRUST U.S.  
11 BANK AS TRUSTEE;  
12 WELLS FARGO MORTGAGE BACKED  
13 SECURITIES 2006-AR5 TRUST U.S.  
14 BANK AS TRUSTEE;  
15 WELLS FARGO MORTGAGE BACKED  
16 SECURITIES 2006-AR6 TRUST U.S.  
17 BANK AS TRUSTEE;  
18 ABFC 2007-WMC1 TRUST U.S. BANK  
19 AS TRUSTEE;  
20 ACCREDITED MORTGAGE LOAN  
21 <#> TRUST 2007-1 U.S. BANK AS  
22 TRUSTEE;  
23 ASSET-BACKED SEC. CORP. HOME  
24 EQUITY LOAN TRUST SERIES RFC  
25 2007-HE1 U.S. BANK AS TRUSTEE;  
26 BANC OF AMERICA FUNDING 2007-1  
27 TRUST U.S. BANK AS TRUSTEE;  
28 BANC OF AMERICA FUNDING 2007-2  
TRUST U.S. BANK AS TRUSTEE;  
BANC OF AMERICA FUNDING 2007-3  
TRUST U.S. BANK AS TRUSTEE;  
BANC OF AMERICA FUNDING 2007-4  
TRUST U.S. BANK AS TRUSTEE;  
BANC OF AMERICA FUNDING 2007-6  
TRUST U.S. BANK AS TRUSTEE;  
BANC OF AMERICA FUNDING 2007-7  
TRUST U.S. BANK AS TRUSTEE;  
BANC OF AMERICA FUNDING 2007-8  
TRUST U.S. BANK AS TRUSTEE;  
BANC OF AMERICA FUNDING 2007-B

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*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 TRUST U.S. BANK AS TRUSTEE;  
2 BANC OF AMERICA FUNDING 2007-C  
3 TRUST U.S. BANK AS TRUSTEE;  
4 BANC OF AMERICA FUNDING 2007-D  
5 TRUST U.S. BANK AS TRUSTEE;  
6 BAYVIEW FINANCIAL MORTGAGE  
7 PASS-THROUGH TRUST 2007-A U.S.  
8 BANK AS TRUSTEE;  
9 BAYVIEW FINANCIAL MORTGAGE  
10 PASS-THROUGH TRUST 2007-B U.S.  
11 BANK AS TRUSTEE;  
12 BEAR STEARNS ASSET-BACKED  
13 SECURITIES I TRUST 2007-AC1 U.S.  
14 BANK AS TRUSTEE;  
15 C-BASS MORTGAGE LOAN TRUST  
16 2007-CB1 U.S. BANK AS TRUSTEE;  
17 C-BASS MORTGAGE LOAN TRUST  
18 2007-CB3 U.S. BANK AS TRUSTEE;  
19 CITICORP MORTGAGE SECURITIES  
20 TRUST 2007-1 U.S. BANK AS  
21 TRUSTEE;  
22 CITICORP MORTGAGE SECURITIES  
23 TRUST 2007-2 U.S. BANK AS  
24 TRUSTEE;  
25 CITICORP MORTGAGE SECURITIES  
26 TRUST 2007-3 U.S. BANK AS  
27 TRUSTEE;  
28 CITICORP MORTGAGE SECURITIES  
TRUST 2007-4 U.S. BANK AS  
TRUSTEE;  
CITICORP MORTGAGE SECURITIES  
TRUST 2007-5 U.S. BANK AS  
TRUSTEE;  
CITICORP MORTGAGE SECURITIES  
TRUST 2007-6 U.S. BANK AS  
TRUSTEE;  
CITICORP MORTGAGE SECURITIES  
TRUST 2007-7 U.S. BANK AS  
TRUSTEE;  
CITICORP MORTGAGE SECURITIES

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 TRUST 2007-8 U.S. BANK AS  
TRUSTEE;  
2 CITICORP MORTGAGE SECURITIES  
TRUST 2007-9 U.S. BANK AS  
3 TRUSTEE;  
4 CITICORP RESIDENTIAL  
MORTGAGES TRUST 2007-1 U.S.  
5 BANK AS TRUSTEE;  
6 CITICORP RESIDENTIAL  
MORTGAGES TRUST 2007-2 U.S.  
7 BANK AS TRUSTEE;  
8 CITIGROUP MORTGAGE LOAN  
TRUST 2007-10 U.S. BANK AS  
9 TRUSTEE;  
10 CITIGROUP MORTGAGE LOAN  
TRUST 2007-2 U.S. BANK AS  
11 TRUSTEE;  
12 CITIGROUP MORTGAGE LOAN  
TRUST 2007-6 U.S. BANK AS  
13 TRUSTEE;  
14 CITIGROUP MORTGAGE LOAN  
TRUST 2007-AHL1 U.S. BANK AS  
15 TRUSTEE;  
16 CITIGROUP MORTGAGE LOAN  
TRUST 2007-AHL2 U.S. BANK AS  
17 TRUSTEE;  
18 CITIGROUP MORTGAGE LOAN  
TRUST 2007-AHL3 U.S. BANK AS  
19 TRUSTEE;  
20 CITIGROUP MORTGAGE LOAN  
TRUST 2007-AMC1 U.S. BANK AS  
21 TRUSTEE;  
22 CITIGROUP MORTGAGE LOAN  
TRUST 2007-AMC2 U.S. BANK AS  
23 TRUSTEE;  
24 CITIGROUP MORTGAGE LOAN  
TRUST 2007-AMC3 U.S. BANK AS  
25 TRUSTEE;  
26 CITIGROUP MORTGAGE LOAN  
TRUST 2007-AMC4 U.S. BANK AS  
27

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*



1 TRUSTEE;  
2 CITIGROUP MORTGAGE LOAN  
3 TRUST 2007-AR1 U.S. BANK AS  
4 TRUSTEE;  
5 CITIGROUP MORTGAGE LOAN  
6 TRUST 2007-AR4 U.S. BANK AS  
7 TRUSTEE;  
8 CITIGROUP MORTGAGE LOAN  
9 TRUST 2007-AR5 U.S. BANK AS  
10 TRUSTEE;  
11 CITIGROUP MORTGAGE LOAN  
12 TRUST 2007-AR7 U.S. BANK AS  
13 TRUSTEE;  
14 CITIGROUP MORTGAGE LOAN  
15 TRUST 2007-AR8 U.S. BANK AS  
16 TRUSTEE;  
17 CITIGROUP MORTGAGE LOAN  
18 TRUST 2007-OPX1 U.S. BANK AS  
19 TRUSTEE;  
20 CITIGROUP MORTGAGE LOAN  
21 TRUST 2007-OPX1 U.S. BANK AS  
22 TRUSTEE;  
23 CITIGROUP MORTGAGE LOAN  
24 TRUST 2007-WFHE1 U.S. BANK AS  
25 TRUSTEE;  
26 CITIGROUP MORTGAGE LOAN  
27 TRUST 2007-WFHE2 U.S. BANK AS  
28 TRUSTEE;  
CITIGROUP MORTGAGE LOAN  
TRUST 2007-WFHE3 U.S. BANK AS  
TRUSTEE;  
CITIGROUP MORTGAGE LOAN  
TRUST 2007-WFHE4 U.S. BANK AS  
TRUSTEE;  
CITIMORTGAGE ALTERNATIVE  
LOAN TRUST (CMALT) 2007-A1 U.S.  
BANK AS TRUSTEE;  
CITIMORTGAGE ALTERNATIVE  
LOAN TRUST (CMALT) 2007-A2 U.S.  
BANK AS TRUSTEE;  
CITIMORTGAGE ALTERNATIVE  
LOAN TRUST (CMALT) 2007-A3 U.S.  
BANK AS TRUSTEE;

1 CITIMORTGAGE ALTERNATIVE  
2 LOAN TRUST (CMALT) 2007-A4 U.S.  
3 BANK AS TRUSTEE;  
4 CITIMORTGAGE ALTERNATIVE  
5 LOAN TRUST (CMALT) 2007-A5 U.S.  
6 BANK AS TRUSTEE;  
7 CITIMORTGAGE ALTERNATIVE  
8 LOAN TRUST (CMALT) 2007-A6 U.S.  
9 BANK AS TRUSTEE;  
10 CITIMORTGAGE ALTERNATIVE  
11 LOAN TRUST (CMALT) 2007-A7 U.S.  
12 BANK AS TRUSTEE;  
13 CITIMORTGAGE ALTERNATIVE  
14 LOAN TRUST (CMALT) 2007-A8 U.S.  
15 BANK AS TRUSTEE;  
16 CSMC ASSET-BACKED TRUST 2007-  
17 NC1 OSI U.S. BANK AS TRUSTEE;  
18 CSMC MORTGAGE-BACKED TRUST  
19 SERIES 2007-1 U.S. BANK AS  
20 TRUSTEE;  
21 CSMC MORTGAGE-BACKED TRUST  
22 SERIES 2007-2 U.S. BANK AS  
23 TRUSTEE;  
24 CSMC MORTGAGE-BACKED TRUST  
25 SERIES 2007-3 U.S. BANK AS  
26 TRUSTEE;  
27 CSMC MORTGAGE-BACKED TRUST  
28

1 SERIES 2007-7 U.S. BANK AS  
2 TRUSTEE;  
3 GREENPOINT MORTGAGE FUNDING  
4 TRUST 2007-AR1 U.S. BANK AS  
5 TRUSTEE;  
6 GREENPOINT MORTGAGE FUNDING  
7 TRUST 2007-AR2 U.S. BANK AS  
8 TRUSTEE;  
9 GREENPOINT MORTGAGE FUNDING  
10 TRUST 2007-AR3 U.S. BANK AS  
11 TRUSTEE;  
12 GSAA HOME EQUITY TRUST 2007-1  
13 U.S. BANK AS TRUSTEE;  
14 GSAA HOME EQUITY TRUST 2007-3  
15 U.S. BANK AS TRUSTEE;  
16 GSAA HOME EQUITY TRUST 2007-7  
17 U.S. BANK AS TRUSTEE;  
18 GSR MORTGAGE LOAN TRUST 2007-  
19 1F U.S. BANK AS TRUSTEE;  
20 GSR MORTGAGE LOAN TRUST 2007-  
21 2F U.S. BANK AS TRUSTEE;  
22 GSR MORTGAGE LOAN TRUST 2007-  
23 3F U.S. BANK AS TRUSTEE;  
24 GSR MORTGAGE LOAN TRUST 2007-  
25 4F U.S. BANK AS TRUSTEE;  
26 GSR MORTGAGE LOAN TRUST 2007-  
27 5F U.S. BANK AS TRUSTEE;  
28 HOME EQUITY ASSET TRUST 2007-1  
U.S. BANK AS TRUSTEE;  
HOME EQUITY ASSET TRUST 2007-3  
U.S. BANK AS TRUSTEE;  
HOME EQUITY MORTGAGE TRUST  
2007-1 U.S. BANK AS TRUSTEE;  
HOME EQUITY MORTGAGE TRUST  
2007-2 U.S. BANK AS TRUSTEE;  
HSBC HOME EQUITY LOAN TRUST  
(USA) 2007-1 U.S. BANK AS  
TRUSTEE;  
HSBC HOME EQUITY LOAN TRUST  
(USA) 2007-2 U.S. BANK AS

1 TRUSTEE;  
2 HSBC HOME EQUITY LOAN TRUST  
3 (USA) 2007-3 U.S. BANK AS  
4 TRUSTEE;  
5 J.P. MORGAN ALTERNATIVE LOAN  
6 TRUST 2007-A2 U.S. BANK AS  
7 TRUSTEE;  
8 J.P. MORGAN ALTERNATIVE LOAN  
9 TRUST 2007-S1 U.S. BANK AS  
10 TRUSTEE;  
11 J.P. MORGAN MORTGAGE TRUST  
12 2007-A4 U.S. BANK AS TRUSTEE;  
13 J.P. MORGAN MORTGAGE TRUST  
14 2007-S1 U.S. BANK AS TRUSTEE;  
15 J.P. MORGAN MORTGAGE TRUST  
16 2007-S2 U.S. BANK AS TRUSTEE;  
17 J.P. MORGAN MORTGAGE TRUST  
18 2007-S3 U.S. BANK AS TRUSTEE;  
19 LEHMAN MORTGAGE TRUST 2007-10  
20 U.S. BANK AS TRUSTEE;  
21 LEHMAN MORTGAGE TRUST 2007-2  
22 U.S. BANK AS TRUSTEE;  
23 LEHMAN MORTGAGE TRUST 2007-3  
24 U.S. BANK AS TRUSTEE;  
25 LEHMAN MORTGAGE TRUST 2007-6  
26 U.S. BANK AS TRUSTEE;  
27 LEHMAN MORTGAGE TRUST 2007-7  
28 U.S. BANK AS TRUSTEE;  
LEHMAN MORTGAGE TRUST 2007-8  
U.S. BANK AS TRUSTEE;  
LEHMAN XS 2007-4N U.S. BANK AS  
TRUSTEE;  
LEHMAN XS TRUST 2007-12N U.S.  
BANK AS TRUSTEE;  
LEHMAN XS TRUST 2007-15N U.S.  
BANK AS TRUSTEE;  
LEHMAN XS TRUST 2007-16N U.S.  
BANK AS TRUSTEE;  
LEHMAN XS TRUST 2007-17H U.S.  
BANK AS TRUSTEE;

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*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 LEHMAN XS TRUST 2007-18N U.S.  
BANK AS TRUSTEE;  
2 LEHMAN XS TRUST 2007-20N U.S.  
BANK AS TRUSTEE;  
3 LEHMAN XS TRUST 2007-2N U.S.  
BANK AS TRUSTEE;  
4 LEHMAN XS TRUST 2007-7N U.S.  
BANK AS TRUSTEE;  
5 MASTR ADJUSTABLE RATE  
6 MORTGAGES TRUST 2007-1 U.S.  
BANK AS TRUSTEE;  
7 MASTR ADJUSTABLE RATE  
8 MORTGAGES TRUST 2007-2 U.S.  
BANK AS TRUSTEE;  
9 MASTR ADJUSTABLE RATE  
10 MORTGAGES TRUST 2007-3 U.S.  
BANK AS TRUSTEE;  
11 MASTR ADJUSTABLE RATE  
12 MORTGAGES TRUST 2007-HF1 U.S.  
BANK AS TRUSTEE;  
13 MASTR ADJUSTABLE RATE  
14 MORTGAGES TRUST 2007-HF2 U.S.  
BANK AS TRUSTEE;  
15 MASTR ALTERNATIVE LOAN TRUST  
16 2007-1 U.S. BANK AS TRUSTEE;  
17 MASTR ALTERNATIVE LOAN TRUST  
18 2007-HF1 U.S. BANK AS TRUSTEE;  
19 MASTR ASSET SECURITIZATION  
20 TRUST 2007-1 U.S. BANK AS  
TRUSTEE;  
21 MASTR ASSET SECURITIZATION  
22 TRUST 2007-2 U.S. BANK AS  
TRUSTEE;  
23 MASTR ASSET-BACKED SECURITIES  
24 TRUST 2007-HE1 U.S. BANK AS  
TRUSTEE;  
25 MASTR ASSET-BACKED SECURITIES  
26 TRUST 2007-HE2 U.S. BANK AS  
TRUSTEE;  
27 MASTR ASSET-BACKED SECURITIES

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 TRUST 2007-WMC1 U.S. BANK AS  
2 TRUSTEE;  
3 MERRILL LYNCH MORTGAGE  
4 TRUST 2007-C1 U.S. BANK AS  
5 TRUSTEE;  
6 MORGAN STANLEY CAPITAL 1  
7 TRUST 2007-IQ13 U.S. BANK AS  
8 TRUSTEE;  
9 RASC 2007 EMX1 TRUST U.S. BANK  
10 AS TRUSTEE;  
11 RASC 2007 KS1 TRUST U.S. BANK AS  
12 TRUSTEE;  
13 RASC 2007 KS2 TRUST U.S. BANK AS  
14 TRUSTEE;  
15 RASC 2007 KS3 TRUST U.S. BANK AS  
16 TRUSTEE;  
17 RFMSI SERIES 2007-S1 TRUST  
18 U.S. BANK AS TRUSTEE;  
19 RFMSI SERIES 2007-S2 TRUST  
20 U.S. BANK AS TRUSTEE;  
21 RFMSI SERIES 2007-S3 TRUST  
22 U.S. BANK AS TRUSTEE;  
23 RFMSI SERIES 2007-S6 TRUST  
24 U.S. BANK AS TRUSTEE;  
25 RFMSI SERIES 2007-S7 TRUST  
26 U.S. BANK AS TRUSTEE;  
27 RFMSI SERIES 2007-S8 TRUST  
28 U.S. BANK AS TRUSTEE;  
RFMSI SERIES 2007-S9 TRUST  
U.S. BANK AS TRUSTEE;  
RFMSI SERIES 2007-SA1 TRUST  
U.S. BANK AS TRUSTEE;  
RFMSI SERIES 2007-SA2 TRUST  
U.S. BANK AS TRUSTEE;  
RFMSI SERIES 2007-SA3 TRUST  
U.S. BANK AS TRUSTEE;  
RFMSI SERIES 2007-SA4 TRUST  
U.S. BANK AS TRUSTEE;  
SPECIALTY UNDERWRITING &  
RESIDENTIAL FINANCE TRUST

1 SERIES 2007-AB1 U.S. BANK AS  
2 TRUSTEE;  
3 SPECIALTY UNDERWRITING &  
4 RESIDENTIAL FINANCE TRUST  
5 SERIES 2007-BC2 U.S. BANK AS  
6 TRUSTEE;  
7 STRUCTURED ADJUSTABLE RATE  
8 MORTGAGES TRUST 2007-10+ U.S.  
9 BANK AS TRUSTEE;  
10 STRUCTURED ADJUSTABLE RATE  
11 MORTGAGES TRUST 2007-8 U.S.  
12 BANK AS TRUSTEE;  
13 STRUCTURED ASSETS SECURITIES  
14 CORP. MORT. LOAN TRUST 2007-BC2  
15 U.S. BANK AS TRUSTEE;  
16 STRUCTURED ASSETS SECURITIES  
17 CORP. MORT. LOAN TRUST 2007-BC3  
18 U.S. BANK AS TRUSTEE;  
19 STRUCTURED ASSETS SECURITIES  
20 CORP. MORT. LOAN TRUST 2007-BC4  
21 U.S. BANK AS TRUSTEE;  
22 STRUCTURED ASSETS SECURITIES  
23 CORP. MORT. LOAN TRUST 2007-WF1  
24 U.S. BANK AS TRUSTEE;  
25 STRUCTURED ASSETS SECURITIES  
26 CORP. MORT. LOAN TRUST 2007-WF2  
27 U.S. BANK AS TRUSTEE;  
28 TBW MORTGAGE-BACKED TRUSTS  
SERIES 2007-2 THORNBURG  
MORTGAGE SECURITIES TRUST  
2007-1 U.S. BANK AS TRUSTEE;  
THORNBURG MORTGAGE  
SECURITIES TRUST 2007-2 U.S. BANK  
AS TRUSTEE;  
THORNBURG MORTGAGE  
SECURITIES TRUST 2007-3 U.S. BANK  
AS TRUSTEE;  
THORNBURG MORTGAGE  
SECURITIES TRUST 2007-4 U.S. BANK  
AS TRUSTEE;



1 THORNBURG MORTGAGE  
2 SECURITIES TRUST 2007-5 U.S. BANK  
3 AS TRUSTEE;  
4 WAMU ASSET-BACKED CERTS.  
5 SERIES 2007-HY1 U.S. BANK AS  
6 TRUSTEE;  
7 WAMU ASSET-BACKED CERTS.  
8 SERIES 2007-HY2 U.S. BANK AS  
9 TRUSTEE;  
10 WAMU ASSET-BACKED CERTS.  
11 SERIES 2007-HY3 U.S. BANK AS  
12 TRUSTEE;  
13 WAMU ASSET-BACKED CERTS.  
14 SERIES 2007-HY4 U.S. BANK AS  
15 TRUSTEE;  
16 WAMU ASSET-BACKED CERTS.  
17 SERIES 2007-HY5 U.S. BANK AS  
18 TRUSTEE;  
19 WAMU ASSET-BACKED CERTS.  
20 SERIES 2007-HY6 U.S. BANK AS  
21 TRUSTEE;  
22 WAMU ASSET-BACKED CERTS.  
23 SERIES 2007-HY7 U.S. BANK AS  
24 TRUSTEE;  
25 WAMU ASSET-BACKED CERTS.  
26 SERIES 2007-OA1 U.S. BANK AS  
27 TRUSTEE;  
28 WAMU ASSET-BACKED CERTS.  
29 WAMU ASSET-BACKED CERTS.  
30 SERIES 2007-OA2 U.S. BANK AS  
31 TRUSTEE;  
32 WAMU ASSET-BACKED CERTS.  
33 SERIES 2007-OA3 U.S. BANK AS  
34 TRUSTEE;  
35 WAMU ASSET-BACKED CERTS.  
36 SERIES 2007-OA4 U.S. BANK AS  
37 TRUSTEE;  
38 WAMU ASSET-BACKED CERTS.  
39 SERIES 2007-OA5 U.S. BANK AS  
40 TRUSTEE;  
41 WAMU ASSET-BACKED CERTS.

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 SERIES 2007-OA6 U.S. BANK AS  
TRUSTEE;  
2 WASHINGTON MUTUAL ASSET-  
3 BACKED CERTS. WMABS SERIES  
2007-HE1 U.S. BANK AS TRUSTEE;  
4 WASHINGTON MUTUAL ASSET-  
5 BACKED CERTS. WMABS SERIES  
2007-HE2 U.S. BANK AS TRUSTEE;  
6 WASHINGTON MUTUAL ASSET-  
7 BACKED CERTS. WMALT SERIES  
2007-1 U.S. BANK AS TRUSTEE;  
8 WASHINGTON MUTUAL ASSET-  
9 BACKED CERTS. WMALT SERIES  
2007-2 U.S. BANK AS TRUSTEE;  
10 WASHINGTON MUTUAL ASSET-  
11 BACKED CERTS. WMALT SERIES  
2007-3 U.S. BANK AS TRUSTEE;  
12 WASHINGTON MUTUAL ASSET-  
13 BACKED CERTS. WMALT SERIES  
2007-4 U.S. BANK AS TRUSTEE;  
14 WASHINGTON MUTUAL ASSET-  
15 BACKED CERTS. WMALT SERIES  
2007-5 U.S. BANK AS TRUSTEE;  
16 WASHINGTON MUTUAL ASSET-  
17 BACKED CERTS. WMALT SERIES  
2007-HY1 U.S. BANK AS TRUSTEE;  
18 WASHINGTON MUTUAL ASSET-  
19 BACKED CERTS. WMALT SERIES  
2007-HY2 U.S. BANK AS TRUSTEE;  
20 WASHINGTON MUTUAL ASSET-  
21 BACKED CERTS. WMALT SERIES  
2007-OA1 U.S. BANK AS TRUSTEE;  
22 WASHINGTON MUTUAL ASSET-  
23 BACKED CERTS. WMALT SERIES  
2007-OA2 U.S. BANK AS TRUSTEE;  
24 WASHINGTON MUTUAL ASSET-  
25 BACKED CERTS. WMALT SERIES  
2007-OA3 U.S. BANK AS TRUSTEE;  
26 WASHINGTON MUTUAL ASSET-  
27 BACKED CERTS. WMALT SERIES

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 2007-OA4 U.S. BANK AS TRUSTEE;  
2 WASHINGTON MUTUAL ASSET-  
3 BACKED CERTS. WMALT SERIES  
4 2007-OA5 U.S. BANK AS TRUSTEE;  
5 WASHINGTON MUTUAL ASSET-  
6 BACKED CERTS. WMALT SERIES  
7 2007-OC1 U.S. BANK AS TRUSTEE;  
8 WASHINGTON MUTUAL ASSET-  
9 BACKED CERTS. WMALT SERIES  
10 2007-OC2 U.S. BANK AS TRUSTEE;  
11 ABFC ASSET-BACKED  
12 CERTIFICATES,  
13 SERIES 2004-AHLI BY JP MORGAN  
14 CHASE BANK AS TRUSTEE;  
15 ABFC ASSET-BACKED  
16 CERTIFICATES,  
17 SERIES 2004-FF1 BY JP MORGAN  
18 CHASE BANK AS TRUSTEE;  
19 BEAR STEARNS ALT-A (BALTA)  
20 MORTGAGE PASS-THROUGH TRUST  
21 2004-4 BY JP MORGAN CHASE BANK  
22 AS TRUSTEE;  
23 BEAR STEARNS ASSET BACKED  
24 SECURITIES I TRUST 2004-SD1 BY JP  
25 MORGAN CHASE BANK AS  
26 TRUSTEE;  
27 BEAR STEARNSASSETBACKED  
28 SECURITIES I TRUST 2004-SD2 BY JP  
MORGAN CHASE BANK AS  
TRUSTEE;  
BEAR STEARNS ASSET BACKED  
SECURITIES I TRUST 2004-SD3 BY JP  
MORGAN CHASE BANK AS  
TRUSTEE;  
C-BASS MORTGAGE LOAN ASSET  
BACKED CERTS. 2004-CBS BY JP  
MORGAN CHASE BANK AS  
TRUSTEE;  
C-BASS MORTGAGE LOAN ASSET  
BACKED CERTS. 2004-CB8 BY JP

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*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 MORGAN CHASE BANK AS  
TRUSTEE;  
2 CREDIT SUISSE FIRST BOSTON  
3 MORT. SEC. CORP. HOME EQ. ASSET  
TRUST 2004-1 BY JP MORGAN  
4 CHASE BANK AS TRUSTEE;  
5 CWABS INC. REVOLVING HOME  
EQUITY LOAN TRUST 2004-A BY JP  
6 MORGAN CHASE BANK AS  
TRUSTEE;  
7 CWABS INC. REVOLVING HOME  
8 EQUITY LOAN TRUST 2004-B BY JP  
MORGAN CHASE BANK AS  
9 TRUSTEE;  
10 CW ABS INC. REVOLVING HOME  
11 EQUITY LOAN TRUST 2004-C BY JP  
MORGAN CHASE BANK AS  
12 TRUSTEE;  
13 CW ABS INC. REVOLVING HOME  
EQUITY LOAN TRUST 2004-D BY JP  
14 MORGAN CHASE BANK AS  
15 TRUSTEE;  
16 CWABS INC. REVOLVING HOME  
EQUITY LOAN TRUST 2004-E BY JP  
17 MORGAN CHASE BANK AS  
TRUSTEE;  
18 CWABS INC. REVOLVING HOME  
19 EQUITY LOAN TRUST 2004-F BY JP  
MORGAN CHASE BANK AS  
20 TRUSTEE;  
21 CWABS INC. REVOLVING HOME  
EQUITY LOAN TRUST 2004-G BY JP  
22 MORGAN CHASE BANK AS  
23 TRUSTEE;  
24 CWABS INC. REVOLVING HOME  
EQUITY LOAN TRUST 2004-I BY JP  
25 MORGAN CHASE BANK AS  
TRUSTEE;  
26 CWABS INC. REVOLVING HOME  
27 EQUITY LOAN TRUST 2004-J BY JP

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 MORGAN CHASE BANK AS  
TRUSTEE;  
2 CWABS INC. REVOLVING HOME  
EQUITY LOAN TRUST 2004-K BY JP  
3 MORGAN CHASE BANK AS  
4 TRUSTEE;  
5 CWABS INC. REVOLVING HOME  
EQUITY LOAN TRUST 2004-L BY JP  
6 MORGAN CHASE BANK AS  
7 TRUSTEE;  
8 CWABS INC. REVOLVING HOME  
EQUITY LOAN TRUST 2004-M BY JP  
9 MORGAN CHASE BANK AS  
10 TRUSTEE;  
11 CW ABS INC. REVOLVING HOME  
EQUITY LOAN TRUST 2004-N BY JP  
12 MORGAN CHASE BANK AS  
13 TRUSTEE;  
14 CW ABS INC. REVOLVING HOME  
EQUITY LOAN TRUST 2004-O BY JP  
15 MORGAN CHASE BANK AS  
16 TRUSTEE;  
17 CWABS INC. REVOLVING HOME  
EQUITY LOAN TRUST 2004-P BY JP  
18 MORGAN CHASE BANK AS  
19 TRUSTEE;  
20 CWABS INC. REVOLVING HOME  
EQUITY LOAN TRUST 2004-Q BY JP  
21 MORGAN CHASE BANK AS  
22 TRUSTEE;  
23 CWABS INC. REVOLVING HOME  
EQUITY LOAN TRUST 2004-R BY JP  
24 MORGAN CHASE BANK AS  
25 TRUSTEE;  
26 CWABS INC. REVOLVING HOME  
EQUITY LOAN TRUST 2004-S BY JP  
27 MORGAN CHASE BANK AS  
28 TRUSTEE;  
29 CWABS INC. REVOLVING HOME  
EQUITY LOAN TRUST 2004-T BY JP

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 MORGAN CHASE BANK AS  
2 TRUSTEE;  
3 CWABS INC. REVOLVING HOME  
4 EQUITY LOAN TRUST 2004-U BY JP  
5 MORGAN CHASE BANK AS  
6 TRUSTEE;  
7 FFMLT TRUST 2004-FFIO BY JP  
8 MORGAN CHASE BANK AS  
9 TRUSTEE;  
10 GMACM HOME" EQUITY LOAN  
11 TRUST 2004-HLTVI BY JP MORGAN  
12 CHASE BANK AS TRUSTEE;  
13 GMACM-MORTGAGE LOAN TRUST  
14 2004-AR2 BY JP MORGAN CHASE  
15 BANK AS TRUSTEE;  
16 GMACM MORTGAGE LOAN TRUST  
17 2004-GHI BY JP MORGAN CHASE  
18 BANK AS TRUSTEE;  
19 GMACM MORTGAGE LOAN TRUST  
20 2004-J1 BY JP MORGAN CHASE BANK  
21 AS TRUSTEE;  
22 GMACM MORTGAGE LOAN TRUST  
23 2004-J2 BY JP MORGAN CHASE  
24 BANK  
25 AS TRUSTEE;  
26 GMACM MORTGAGE LOAN TRUST  
27 2004-J3 BY JP MORGAN CHASE  
28 BANK  
29 AS TRUSTEE;  
30 GMACM MORTGAGE LOAN TRUST  
31 2004-J4 BY JP MORGAN CHASE  
32 BANK  
33 AS TRUSTEE;  
34 GMACM MORTGAGE LOAN TRUST  
35 2004-J5 BY JP MORGAN CHASE  
36 BANK  
37 AS TRUSTEE;  
38 GMACM MORTGAGE LOAN TRUST  
39 2004-J6 BY JP MORGAN CHASE  
40 BANK

1 AS TRUSTEE;  
2 GMACM MORTGAGE LOAN TRUST  
3 2004-JR1 BY JP MORGAN CHASE  
4 BANK AS TRUSTEE;  
5 GREENPOINT MORTGAGE LOAN  
6 TRUST 2004-1 BY JP MORGAN  
7 CHASE  
8 BANK AS TRUSTEE;  
9 GSAA HOME EQUITY TRUST 2004-4  
10 BY JP MORGAN CHASE BANK AS  
11 TRUSTEE;  
12 GSAA HOME EQUITY TRUST 2004-  
13 CW1 BY JP MORGAN CHASE BANK  
14 AS TRUSTEE;  
15 GSAMP TRUST 2004-SEA2 BY JP  
16 MORGAN CHASE BANK AS  
17 TRUSTEE;  
18 GSR MORTGAGE LOAN TRUST 2004-  
19 5  
20 BY JP MORGAN CHASE BANK AS  
21 TRUSTEE;  
22 GSR MORTGAGE LOAN TRUST 2004-  
23 7  
24 BY JP MORGAN CHASE BANK AS  
25 TRUSTEE;  
26 HOME EQUITY LOAN TRUST 2004-  
27 HS2 BY JP MORGAN CHASE BANK  
28 AS  
TRUSTEE;  
HOME EQUITY LOAN TRUST 2004-  
HS3 BY JP MORGAN CHASE BANK  
AS  
TRUSTEE;  
HOME EQUITY MORTGAGE PASS  
THROUGH CERTS. SERIES 2004-2 BY  
JP MORGAN CHASE BANK AS  
TRUSTEE;  
HOME EQUITY MORTGAGE PASS-  
THROUGH CERTS. SERIES 2004-3 BY  
JP MORGAN CHASE BANK AS



1 TRUSTEE;  
HOME EQUITY MORTGAGE PASS  
2 THROUGH CERTS. SERIES 2004-4 BY  
JP MORGAN CHASE BANK AS  
3 TRUSTEE;  
4 MASTER ADJUSTABLE RATE  
5 MORTGAGES TRUST 2004-1 BY JP  
MORGAN CHASE BANK AS  
6 TRUSTEE;  
7 MASTER ADJUSTABLE RATE  
8 MORTGAGES TRUST 2004-10 BY JP  
MORGAN CHASE BANK AS  
9 TRUSTEE;  
10 MASTER ADJUSTABLE RATE  
MORTGAGES TRUST 2004-11 BY JP  
11 MORGAN CHASE BANK AS  
TRUSTEE;  
12 MASTER ADJUSTABLE RATE  
13 MORTGAGES TRUST 2004-12 BY JP  
MORGAN CHASE BANK AS  
14 TRUSTEE;  
15 MASTER ADJUSTABLE RATE  
16 MORTGAGES TRUST 2004-13 BY JP  
MORGAN CHASE BANK AS  
17 TRUSTEE;  
18 MASTER ADJUSTABLE RATE  
MORTGAGES TRUST 2004-14 BY JP  
19 MORGAN CHASE BANK AS  
TRUSTEE;  
20 MASTER ADJUSTABLE RATE  
21 MORTGAGES TRUST 2004-15 BY JP  
MORGAN CHASE BANK AS  
22 TRUSTEE;  
23 MASTER ADJUSTABLE RATE  
24 MORTGAGES TRUST 2004-2 BY JP  
MORGAN CHASE BANK AS  
25 TRUSTEE;  
26 MASTER ADJUSTABLE RATE  
MORTGAGES TRUST 2004-4 BY JP  
27 MORGAN CHASE BANK AS

1 TRUSTEE;  
MASTER ADJUSTABLE RATE  
2 MORTGAGES TRUST 2004-5 BY JP  
MORGAN CHASE BANK AS  
3 TRUSTEE;  
4 MASTER ADJUSTABLE RATE  
5 MORTGAGES TRUST 2004-6 BY JP  
MORGAN CHASE BANK AS  
6 TRUSTEE;  
7 STR ADJUSTABLE RATE  
8 MORTGAGES TRUST 2004-7 BY JP  
MORGAN CHASE BANK AS  
9 TRUSTEE;  
10 MASTER ADJUSTABLE RATE  
MORTGAGES TRUST 2004-8 BY JP  
11 MORGAN CHASE BANK AS  
TRUSTEE;  
12 MASTER ADJUSTABLE RATE  
13 MORTGAGES TRUST 2004-9 BY JP  
MORGAN CHASE BANK AS  
14 TRUSTEE;  
15 MERRILL LYNCH MORTGAGE  
INVESTORS TRUST 2004-BC1 BY JP  
16 MORGAN CHASE BANK AS  
TRUSTEE;  
17 MERRILL LYNCH MORTGAGE  
18 INVESTORS TRUST 2004-BC2 BY JP  
MORGAN CHASE BANK AS  
19 TRUSTEE;  
20 MERRILL LYNCH MORTGAGE  
21 INVESTORS TRUST 2004-CB2 BY JP  
MORGAN CHASE BANK AS  
22 TRUSTEE;  
23 NOMURA ASSET ACCEPTANCE  
24 CORP. ALT. LOAN TRUST 2004-AP2  
BY JP  
25 MORGAN CHASE BANK AS  
TRUSTEE;  
26 NOMURA ASSET ACCEPTANCE  
27 CORP. ALT. LOAN TRUST 2004-AR1

1 BY JP MORGAN CHASE BANK AS  
2 TRUSTEE;  
3 NOMURA ASSET ACCEPTANCE  
4 CORP. ALT. LOAN TRUST 2004-AR2  
5 BY JP MORGAN CHASE BANK AS  
6 TRUSTEE;  
7 NOVASTAR MORTGAGE FUNDING  
8 TRUST 2004-1 BY JP MORGAN  
9 CHASE  
10 BANK AS TRUSTEE;  
11 NOVASTAR MORTGAGE FUNDING  
12 TRUST 2004-2 BY JP MORGAN  
13 CHASE  
14 BANK AS TRUSTEE;  
15 NOVASTAR MORTGAGE FUNDING  
16 TRUST 2004-3 BY JP MORGAN  
17 CHASE  
18 BANK AS TRUSTEE;  
19 NOVASTAR MORTGAGE FUNDING  
20 TRUST 2004-4 BY JP MORGAN  
21 CHASE  
22 BANK AS TRUSTEE;  
23 POPULAR ABS MORTGAGE TRUST  
24 2004-4 BY JP MORGAN CHASE BANK  
25 AS TRUSTEE;  
26 POPULAR ABS MORTGAGE TRUST  
27 2004-5 BY JP MORGAN CHASE BANK  
28 AS TRUSTEE;  
RAAC 2004 SP1 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
RAAC 2004 SP2 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
RAAC 2004 SP3 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
RAMP 2004 RS 1 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
RAMP 2004 RS10 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
RAMP 2004 RS11 BY JP MORGAN  
CHASE BANK AS TRUSTEE;

1 RAMP 2004 RS12 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
2 RAMP 2004 RS2 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
3 RAMP 2004 RS3 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
4 RAMP 2004 RS4 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
5 RAMP 2004 RS5 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
6 RAMP 2004 RS6 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
7 RAMP 2004 RS7 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
8 RAMP 2004 RS8 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
9 RAMP 2004 RZ1 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
10 RAMP 2004 RZ2 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
11 RAMP 2004 RZ3 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
12 RAMP 2004 RZ4 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
13 RAMP 2005 RS9 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
14 RASC 2004 KS 1 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
15 RASC 2004 KS10 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
16 RASC 2004 KS 11 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
17 RASC 2004 KS12 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
18 RASC 2004 KS2 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
19 RASC 2004 KS3 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
20 RASC 2004 KS4 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
21  
22  
23  
24  
25  
26  
27

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 RASC 2004 KS5 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
2 RASC 2004 KS6 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
3 RASC 2004 KS7 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
4 RASC 2004 KS8 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
5 RASC 2004 KS9 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
6 RFMSI TRUST 2004 S1 BY JP  
7 MORGAN  
8 CHASE BANK AS TRUSTEE;  
9 RFMSI TRUST 2004 S2 BY JP  
10 MORGAN  
11 CHASE BANK AS TRUSTEE;  
12 RFMSI TRUST 2004 S3 BY JP  
MORGAN  
13 CHASE BANK AS TRUSTEE;  
14 RFMSI TRUST 2004 S5 BY JP  
MORGAN  
15 CHASE BANK AS TRUSTEE;  
16 RFMSI TRUST 2004 S6 BY JP  
MORGAN  
17 CHASE BANK AS TRUSTEE;  
18 RFMSI TRUST 2004 SAI BY JP  
MORGAN CHASE BANK AS  
19 TRUSTEE;  
20 RFMSI TRUST 2004 SRI BY JP  
MORGAN CHASE BANK AS  
21 TRUSTEE;  
22 RFMSII 2004-HI3 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
23 STRUCTURED ADJUSTABLE RATE  
24 MORTGAGE LOAN TRUST 2004-15  
BY  
25 JP MORGAN CHASE BANK AS  
TRUSTEE;  
26 STRUCTURED ADJUSTABLE RATE  
27 MORTGAGE LOAN TRUST 2004-17

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 BY  
2 JP MORGAN CHASE BANK AS  
3 TRUSTEE;  
4 STRUCTURED ASSET MORTGAGE  
5 INVESTMENTS II, INC. 2004-AR1 BY  
6 JP  
7 MORGAN CHASE BANK AS  
8 TRUSTEE;  
9 STRUCTURED ASSET MORTGAGE  
10 INVESTMENTS II, INC. 2004-AR3 BY  
11 JP MORGAN CHASE BANK AS  
12 TRUSTEE;  
13 STRUCTURED ASSET MORTGAGE  
14 INVESTMENTS II, INC. 2004-AR4 BY  
15 JP MORGAN CHASE BANK AS  
16 TRUSTEE;  
17 STRUCTURED ASSET MORTGAGE  
18 INVESTMENTS II, INC. 2004-AR5 BY  
19 JP MORGAN CHASE BANK AS  
20 TRUSTEE;  
21 STRUCTURED ASSET MORTGAGE  
22 INVESTMENTS II, INC. 2004-AR6 BY  
23 JP MORGAN CHASE BANK AS  
24 TRUSTEE;  
25 STRUCTURED ASSET MORTGAGE  
26 INVESTMENTS II, INC. 2004-AR7 BY  
27 JP MORGAN CHASE BANK AS  
28 TRUSTEE;  
ABFC ASSET-BACKED  
CERTIFICATES,  
SERIES 2005-HE1 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
ABFC C-BASS MORT. LOAN ASSET  
BACKED CERTIFICATES, 2005-CB2  
BY JP MORGAN CHASE BANK AS  
TRUSTEE;

1 BEAR STEARNS ALT-A (BALTA)  
2 MORTGAGE PASS-THROUGH TRUST  
3 2005-10 BY JP MORGAN CHASE  
4 BANK  
5 AS TRUSTEE;  
6 BEAR STEARNS ALT-A (BALTA)  
7 MORTGAGE PASS-THROUGH TRUST  
8 2005-2 BY JP MORGAN CHASE BANK  
9 AS TRUSTEE;  
10 BEAR STEARNS ALT-A (BALTA)  
11 MORTGAGE PASS-THROUGH TRUST  
12 2005-3 BY JP MORGAN CHASE BANK  
13 AS TRUSTEE;  
14 BEAR STEARNS ALT-A (BALTA)  
15 MORTGAGE PASS-THROUGH TRUST  
16 2005-4 BY JP MORGAN CHASE BANK  
17 AS TRUSTEE;  
18 BEAR STEARNS ALT-A (BALTA)  
19 MORTGAGE PASS-THROUGH TRUST  
20 2005-5 BY JP MORGAN CHASE BANK  
21 AS TRUSTEE;  
22 BEAR STEARNS ALT-A (BALTA)  
23 MORTGAGE PASS-THROUGH TRUST  
24 2005-7 BY JP MORGAN CHASE BANK  
25 AS TRUSTEE;  
26 BEAR STEARNS ALT-A (BALTA)  
27 MORTGAGE PASS-THROUGH TRUST  
28 2005-8 BY JP MORGAN CHASE BANK  
AS TRUSTEE;  
BEAR STEARNS ALT-A (BALTA)  
MORTGAGE PASS-THROUGH TRUST  
2005-9 BY JP MORGAN CHASE BANK  
AS TRUSTEE;  
BEAR STEARNS ALT-A 2005-1 BY JP  
MORGAN CHASE BANK AS  
TRUSTEE;  
C-BASS MORTGAGE LOAN ASSET  
BACKED CERTS. 2005-CB6 BY JP  
MORGAN CHASE BANK AS  
TRUSTEE;



1 CENTEX HOME EQUITY LOAN  
TRUST  
2 2005-A BY JP MORGAN CHASE BANK  
3 AS TRUSTEE;  
CENTEX HOME EQUITY LOAN  
4 TRUST  
5 2005-B BY JP MORGAN CHASE BANK  
6 AS TRUSTEE;  
CENTEX HOME EQUITY LOAN  
7 TRUST  
8 2005-C BY JP MORGAN CHASE BANK  
9 AS TRUSTEE;  
CENTEX HOME EQUITY LOAN  
10 TRUST  
11 2005-D BY JP MORGAN CHASE BANK  
12 AS TRUSTEE;  
CITIGROUP MORTGAGE LOAN  
13 TRUST 2005-CB4 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
CITIGROUP MORTGAGE LOAN  
14 TRUST 2005-CB8 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
15 CWHEQ REVOLVING HOME EQUITY  
16 LOAN TRUST SERIES 2005-A BY JP  
MORGAN CHASE BANK AS  
17 TRUSTEE;  
18 CWHEQ REVOLVING HOME EQUITY  
19 LOAN TRUST SERIES 2005-B BY JP  
MORGAN CHASE BANK AS  
20 TRUSTEE;  
21 CWHEQ REVOLVING HOME EQUITY  
22 LOAN TRUST SERIES 2005-C BY JP  
MORGAN CHASE BANK AS  
23 TRUSTEE;  
24 CWHEQ REVOLVING HOME EQUITY  
25 LOAN TRUST SERIES 2005-D BY JP  
MORGAN CHASE BANK AS  
26 TRUSTEE;  
27 CWHEQ REVOLVING HOME EQUITY  
LOAN TRUST SERIES 2005-E BY JP

1 MORGAN CHASE BANK AS  
TRUSTEE;  
2 CWHEQ REVOLVING HOME EQUITY  
LOAN TRUST SERIES 2005-F BY JP  
3 MORGAN CHASE BANK AS  
4 TRUSTEE;  
5 CWHEQ REVOLVING HOME EQUITY  
LOAN TRUST SERIES 2005-G BY JP  
6 MORGAN CHASE BANK AS  
7 TRUSTEE;  
8 CWHEQ REVOLVING HOME EQUITY  
LOAN TRUST SERIES 2005-H BY JP  
9 MORGAN CHASE BANK AS  
10 TRUSTEE;  
11 CWHEQ REVOLVING HOME EQUITY  
LOAN TRUST SERIES 2005-I BY JP  
12 MORGAN CHASE BANK AS  
13 TRUSTEE;  
14 CWHEQ REVOLVING HOME EQUITY  
LOAN TRUST SERIES 2005-J BY JP  
15 MORGAN CHASE BANK AS  
16 TRUSTEE;  
17 CWHEQ REVOLVING HOME EQUITY  
LOAN TRUST SERIES 2005-K BY JP  
18 MORGAN CHASE BANK AS  
19 TRUSTEE;  
20 CWHEQ REVOLVING HOME EQUITY  
LOAN TRUST SERIES 2005-L BY JP  
21 MORGAN CHASE BANK AS  
22 TRUSTEE;  
23 CWHEQ REVOLVING HOME EQUITY  
LOAN TRUST SERIES 2005-M BY JP  
24 MORGAN CHASE BANK AS  
25 TRUSTEE;  
26 FFMLT TRUST 2005-FF1 BY JP  
MORGAN CHASE BANK AS  
27 TRUSTEE;  
FFMLT TRUST 2005-FF5 BY JP  
MORGAN CHASE BANK AS  
TRUSTEE;

1 GMACM MORTGAGE LOAN TRUST  
2 2005-AR1 BY JP MORGAN CHASE  
3 BANK AS TRUSTEE;  
4 GMACM MORTGAGE LOAN TRUST  
5 2005-AR2 BY JP MORGAN CHASE  
6 BANK AS TRUSTEE;  
7 HOME EQUITY LOAN TRUST (CSFB)  
8 2005-HS1 BY JP MORGAN CHASE  
9 BANK AS TRUSTEE;  
10 HOME EQUITY LOAN TRUST (CSFB)  
11 2005-HS2 BY JP MORGAN CHASE  
12 BANK AS TRUSTEE;  
13 HSBC HOME EQUITY LOAN TRUST  
14 2005-1 BY JP MORGAN CHASE BANK  
15 AS TRUSTEE;  
16 MASTR ADJUSTABLE RATE  
17 MORTGAGES TRUST 2005-1 BY JP  
18 MORGAN CHASE BANK AS  
19 TRUSTEE;  
20 MASTR ADJUSTABLE RATE  
21 MORTGAGES TRUST 2005-2 BY JP  
22 MORGAN CHASE BANK AS  
23 TRUSTEE;  
24 MASTRADJUSTABLE RATE  
25 MORTGAGES TRUST 2005-3 BY JP  
26 MORGAN CHASE BANK AS  
27 TRUSTEE;  
28 MASTRADJUSTABLE RATE  
MORTGAGES TRUST 2005-6 BY JP  
MORGAN CHASE BANK AS  
TRUSTEE;  
MASTR ALTERNATIVE LOAN TRUST  
2005-6 BY JP MORGAN CHASE BANK  
AS TRUSTEE;  
MASTR SECOND LIEN TRUST 2005-1  
BY JP MORGAN CHASE BANK AS

1 TRUSTEE;  
2 MORGAN STANLEY ABS CAP. I INC.  
3 IXIS MORTGAGE CAP. TRUST 2005-  
4 HE2 BY JP MORGAN CHASE BANK  
5 AS  
6 TRUSTEE;  
7 NOVASTAR MORTGAGE FUNDING  
8 TRUST 2005-1 BY JP MORGAN  
9 CHASE  
10 BANK AS TRUSTEE;  
11 NOVASTAR MORTGAGE FUNDING  
12 TRUST 2005-2 BY JP MORGAN  
13 CHASE  
14 BANK AS TRUSTEE;  
15 NOVASTAR MORTGAGE FUNDING  
16 TRUST 2005-3 BY JP MORGAN  
17 CHASE  
18 BANK AS TRUSTEE;  
19 NOVASTAR MORTGAGE FUNDING  
20 TRUST 2005-4 BY JP MORGAN  
21 CHASE  
22 BANK AS TRUSTEE;  
23 POPULAR ABS MORTGAGE TRUST  
24 2005-1 BY JP MORGAN CHASE BANK  
25 AS TRUSTEE;  
26 POPULAR ABS MORTGAGE TRUST  
27 2005-2 BY JP MORGAN CHASE BANK  
28 AS TRUSTEE;  
POPULAR ABS MORTGAGE TRUST  
2005-3 BY JP MORGAN CHASE BANK  
AS TRUSTEE;  
POPULAR ABS MORTGAGE TRUST  
2005-4 BY JP MORGAN CHASE BANK  
AS TRUSTEE;  
POPULAR ABS MORTGAGE TRUST  
2005-5 BY JP MORGAN CHASE BANK  
AS TRUSTEE;  
POPULAR ABS MORTGAGE TRUST  
2005-6 BY JP MORGAN CHASE BANK  
AS TRUSTEE;

1 POPULAR ABS MORTGAGE TRUST  
2 2005-A BY JP MORGAN CHASE BANK  
3 AS TRUSTEE;  
4 POPULAR ABS MORTGAGE TRUST  
5 2005-B BY JP MORGAN CHASE BANK  
6 AS TRUSTEE;  
7 POPULAR ABS MORTGAGE TRUST  
8 2005-C BY JP MORGAN CHASE BANK  
9 AS TRUSTEE;  
10 POPULAR ABS MORTGAGE TRUST  
11 2005-D BY JP MORGAN CHASE BANK  
12 AS TRUSTEE;  
13 RAAC 2005 SP1 BY JP MORGAN  
14 CHASE BANK AS TRUSTEE;  
15 RAAC 2005 SP3 BY JP MORGAN  
16 CHASE BANK AS TRUSTEE;  
17 RAMP 2005 RS 1 BY JP MORGAN  
18 CHASE BANK AS TRUSTEE;  
19 RAMP 2005 RS2 BY JP MORGAN  
20 CHASE BANK AS TRUSTEE;  
21 RAMP 2005 RS3 BY JP MORGAN  
22 CHASE BANK AS TRUSTEE;  
23 RAMP 2005 RS4 BY JP MORGAN  
24 CHASE BANK AS TRUSTEE;  
25 RAMP 2005 RS5 BY JP MORGAN  
26 CHASE BANK AS TRUSTEE;  
27 RAMP 2005 RS6 BY JP MORGAN  
28 CHASE BANK AS TRUSTEE;  
RAMP 2005 RS7 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
RAMP 2005 RS8 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
RAMP 2005 RS9 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
RAMP 2005 RZ1 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
RAMP 2005 RZ2 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
RAMP 2005 RZ3 BY JP MORGAN  
CHASE BANK AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 RAMP 2005 RZ4 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
2 RAMP 2005-SP2 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
3 RAMP 2005-SP3 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
4 RFMSII 2005-HII BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
5 RFMSII TRUST 2005 HSA 1 BY JP  
MORGAN CHASE BANK AS  
6 TRUSTEE;  
7 SOUND VIEW HOME LOAN TRUST  
2005-CTX1 BY JP MORGAN CHASE  
8 BANK AS TRUSTEE;  
9 STRUCTURED ADJUSTABLE RATE  
MORTGAGE LOAN TRUST 2005-2 BY  
10 JP MORGAN CHASE BANK AS  
11 TRUSTEE;  
12 STRUCTURED ASSET MORTGAGE  
INVESTMENTS II, INC. 2005-AR1 BY  
13 JP  
14 MORGAN CHASE BANK AS  
15 TRUSTEE;  
16 STRUCTURED ASSET MORTGAGE  
INVESTMENTS II, INC. 2005-AR2 BY  
17 JP MORGAN CHASE BANK AS  
18 TRUSTEE;  
19 STRUCTURED ASSET MORTGAGE  
INVESTMENTS II, INC. 2005-AR3 BY  
20 JP MORGAN CHASE BANK AS  
21 TRUSTEE;  
22 STRUCTURED ASSET MORTGAGE  
INVESTMENTS II, INC. 2005-AR4 BY  
23 JP MORGAN CHASE BANK AS  
24 TRUSTEE;  
25 STRUCTURED ASSET MORTGAGE  
INVESTMENTS II, INC. 2005-AR5 BY  
26 JP MORGAN CHASE BANK AS  
27 TRUSTEE;  
STRUCTURED ASSET MORTGAGE

1 INVESTMENTS II, INC. 2005-AR6 BY  
2 JP MORGAN CHASE BANK AS  
3 TRUSTEE;  
4 STRUCTURED ASSET MORTGAGE  
5 INVESTMENTS II, INC. 2005-AR7 BY  
6 JP MORGAN CHASE BANK AS  
7 TRUSTEE;  
8 STRUCTURED ASSET MORTGAGE  
9 INVESTMENTS II, INC. 2005-AR8 BY  
10 JP MORGAN CHASE BANK AS  
11 TRUSTEE;  
12 BEAR STEARNS ALT-A (BALTA)  
13 MORTGAGE PASS-THROUGH TRUST  
14 2006-1 BY JP MORGAN CHASE BANK  
15 AS TRUSTEE;  
16 BEAR STEARNS ALT-A (BALTA)  
17 MORTGAGE PASS-THROUGH TRUST  
18 2006-2 BY JP MORGAN CHASE BANK  
19 AS TRUSTEE;  
20 BEAR STEARNS ASSET BACKED  
21 SECURITIES I TRUST 2006-SD1 BY JP  
22 MORGAN CHASE BANK AS  
23 TRUSTEE;  
24 BEAR STEARNS ASSET BACKED  
25 SECURITIES I TRUST 2006-SD2 BY JP  
26 MORGAN CHASE BANK AS  
27 TRUSTEE;  
28 BEAR STEARNS ASSET BACKED  
SECURITIES I TRUST 2006-SD3 BY JP  
MORGAN CHASE BANK AS  
TRUSTEE;  
BEAR STEARNS ASS.ET BACKED  
SECURITIES, INC. 2006-2 BY JP  
MORGAN CHASE BANK AS  
TRUSTEE;  
BEAR STEARNS ASSET BACKED  
SECURITIES, INC. 2006-3 BY JP  
MORGAN CHASE BANK AS TRUSTE  
CENTEX HOME EQUITY LOAN TRU  
2006-A BY JP MORGAN CHASE BAN



1 AS TRUSTEE;  
2 CWHEQ REVOLVING HOME EQUIT  
3 LOAN TRUST, SERIES 2006-B BY JP  
4 MORGAN CHASE BANK AS TRUSTE  
5 CWHEQ REVOLVING HOME EQUIT  
6 LOAN TRUST, SERIES 2006-C BY JP  
7 MORGAN CHASE BANK AS TRUSTE  
8 CWHEQ REVOLVING HOME EQUIT  
9 LOAN TRUST, SERIES 2006-D BY JP  
10 MORGAN CHASE BANK AS TRUSTE  
11 CWHEQ REVOLVING HOME EQUIT  
12 LOAN TRUST, SERIES 2006-E BY JP  
13 MORGAN CHASE BANK AS TRUSTE  
14 CWHEQ REVOLVING HOME EQUIT  
15 LOAN TRUST, SERIES 2006-F BY JP  
16 MORGAN CHASE BANK AS TRUSTE  
17 CWHEQ REVOLVING HOME EQUIT  
18 LOAN TRUST, SERIES 2006-G BY JP  
19 MORGAN CHASE BANK AS TRUSTE  
20 CWHEQ REVOLVING HOME EQUIT  
21 LOAN TRUST, SERIES 2006-H BY JP  
22 MORGAN CHASE BANK AS TRUSTE  
23 GMACM HOME EQUITY LOAN TRU  
24 2006-HE1 BY JP MORGAN CHASE  
25 BANK AS TRUSTEE;  
26 GMACM HOME EQUITY LOAN TRU  
27 2006-HE2 BY JP MORGAN CHASE  
28 BANK AS TRUSTEE;  
GMACM HOME EQUITY LOAN TRU  
2006-HE3 BY JP MORGAN CHASE  
BANK AS TRUSTEE;  
GMACM HOME EQUITY LOAN TRU  
2006-HE4 BY JP MORGAN CHASE  
BANK AS TRUSTEE;  
GMACM HOME LOAN TRUST 2006-  
L TV1 BY JP MORGAN CHASE BANK  
TRUSTEE;

1 GMACM MORTGAGE LOAN TRUST  
2 2006-AR2 BY JP MORGAN CHASE  
3 BANK AS TRUSTEE;  
4 HOME EQUITY LOAN TRUST (CSFB)  
5 2006-HSA3 BY JP MORGAN CHASE  
6 BANK AS TRUSTEE;  
7 HOME EQUITY LOAN TRUST (CSFB)  
8 2006-HSA4 BY JP MORGAN CHASE  
9 BANK AS TRUSTEE;  
10 HOME EQUITY LOAN TRUST (CSFB)  
11 2006-HSAS BY JP MORGAN CHASE  
12 BANK AS TRUSTEE;  
13 HSBC HOME EQUITY LOAN TRUST  
14 (USA) 2006-1 BY JP MORGAN CHASE  
15 BANK AS TRUSTEE;  
16 HSBC HOME EQUITY LOAN TRUST  
17 (USA) 2006-2 BY JP MORGAN CHASE  
18 BANK AS TRUSTEE;  
19 HSBC HOME EQUITY LOAN TRUST  
20 (USA) 2006-3 BY JP MORGAN CHASE  
21 BANK AS TRUSTEE;  
22 HSBC HOME EQUITY LOAN TRUST  
23 (USA) 2006-4 BY JP MORGAN CHASE  
24 BANK AS TRUSTEE;  
25 NEWCASTLE MORTGAGE  
26 SECURITIES TRUST 2006-1 BY JP  
27 MORGAN CHASE BANK AS  
TRUSTEE;  
NOVASTAR MORTGAGE FUNDING  
TRUST 2006-1 BY JP MORGAN  
CHASE  
BANK AS TRUSTEE;  
NOVASTAR MORTGAGE FUNDING  
TRUST 2006-2 BY JP MORGAN  
CHASE  
BANK AS TRUSTEE;  
NOVASTAR MORTGAGE FUNDING  
TRUST 2006-3 BY JP MORGAN  
CHASE  
BANK AS TRUSTEE;

1 NOVASTAR MORTGAGE FUNDING  
2 TRUST 2006-MTA1 BY JP MORGAN  
3 CHASE BANK AS TRUSTEE;  
4 OWNIT MORTGAGE LOAN TRUST  
5 2006-1 BY JP MORGAN CHASE BANK  
6 AS TRUSTEE;  
7 POPULAR ABS MORTGAGE TRUST  
8 2006-A BY JP MORGAN CHASE BANK  
9 AS TRUSTEE;  
10 POPULAR ABS MORTGAGE TRUST  
11 2006-B BY JP MORGAN CHASE BANK  
12 AS TRUSTEE;  
13 POPULAR ABS MORTGAGE TRUST  
14 2006-C BY JP MORGAN CHASE BANK  
15 AS TRUSTEE;  
16 POPULAR ABS MORTGAGE TRUST  
17 2006-D BY JP MORGAN CHASE BANK  
18 AS TRUSTEE;  
19 RAAC 2006 SP1 BY JP MORGAN  
20 CHASE BANK AS TRUSTEE;  
21 RAAC 2006 SP2 BY JP MORGAN  
22 CHASE BANK AS TRUSTEE;  
23 RAAC 2006 SP3 BY JP MORGAN  
24 CHASE BANK AS TRUSTEE;  
25 RAMP 2006 RS 1 BY JP MORGAN  
26 CHASE BANK AS TRUSTEE;  
27 RAMP 2006 RS2 BY JP MORGAN  
28 CHASE BANK AS TRUSTEE;  
RAMP 2006 RS3 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
RAMP 2006 RS4 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
RAMP 2006 RS5 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
RAMP 2006 RZ1 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
RAMP 2006 RZ2 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
RAMP 2006 RZ3 BY JP MORGAN  
CHASE BANK AS TRUSTEE;

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*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 RAMP 2006 RZ4 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
2 RFMSII 2006-HI1 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
3 RFMSII 2006-HI2 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
4 RFMSII 2006-HI3 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
5 RFMSII 2006-HI4 BY JP MORGAN  
CHASE BANK AS TRUSTEE;  
6 RFMSII TRUST 2006 HSA 1 BY JP  
MORGAN CHASE BANK AS  
7 TRUSTEE;  
8 RFMSII TRUST 2006 HSA 2 BY JP  
MORGAN CHASE BANK AS  
9 TRUSTEE;  
10 RFMSII TRUST 2006 HSA 5 BY JP  
MORGAN CHASE BANK AS  
11 TRUSTEE;  
12 STRUCTURED ASSET MORTGAGE  
INVESTMENTS II, INC. 2006-AR1 BY  
13 JP MORGAN CHASE BANK AS  
TRUSTEE;  
14 STRUCTURED ASSET MORTGAGE  
INVESTMENTS II, INC. 2006-AR2 BY  
15 JP MORGAN CHASE BANK AS  
TRUSTEE;  
16 STRUCTURED ASSET MORTGAGE  
INVESTMENTS II, INC. 2006-AR3 BY  
17 JP MORGAN CHASE BANK AS  
TRUSTEE;  
18 STRUCTURED ASSET MORTGAGE  
INVESTMENTS II, INC. 2006-AR4 BY  
19 JP MORGAN CHASE BANK AS  
TRUSTEE;  
20 STRUCTURED ASSET MORTGAGE  
INVESTMENTS II, INC. 2006-ARS BY  
21 JP MORGAN CHASE BANK AS  
TRUSTEE;  
22 STRUCTURED ASSET MORTGAGE  
INVESTMENTS II, INC. 2006-ARS BY  
23 JP MORGAN CHASE BANK AS  
TRUSTEE;  
24 STRUCTURED ASSET MORTGAGE  
INVESTMENTS II, INC. 2006-ARS BY  
25 JP MORGAN CHASE BANK AS  
TRUSTEE;  
26 STRUCTURED ASSET MORTGAGE  
INVESTMENTS II, INC. 2006-ARS BY  
27 JP MORGAN CHASE BANK AS  
TRUSTEE;  
28 STRUCTURED ASSET MORTGAGE

1 INVESTMENTS II, INC. 2006-AR6 BY  
2 JP MORGAN CHASE BANK AS  
3 TRUSTEE;  
4 STRUCTURED ASSET MORTGAGE  
5 INVESTMENTS II, INC. 2006-AR7 BY  
6 JP MORGAN CHASE BANK AS  
7 TRUSTEE;  
8 STRUCTURED ASSET MORTGAGE  
9 INVESTMENTS II, INC. 2006-AR8 BY  
10 BANK OF NEW YORK AS TRUSTEE;  
11 TRUST (ALTERNATIVE LOAN CW  
12 ALT) 2004-1 T1 BY BANK OF NEW  
13 YORK AS TRUSTEE;  
14 ALTERNATIVE LOAN TRUST  
15 (CWALT) 2004-28CB BY BANK OF  
16 NEW YORK AS TRUSTEE;  
17 ALTERNATIVE LOAN TRUST (CW  
18 ALT) 2004-29CB BY BANK OF NEW  
19 YORK AS TRUSTEE;  
20 ALTERNATIVE LOAN TRUST  
21 (CWALT) 2004-2CB BY BANK OF  
22 NEW YORK AS TRUSTEE;  
23 ALTERNATIVE LOAN TRUST  
24 (CWALT) 2004-30CB BY BANK OF  
25 NEW YORK AS TRUSTEE;  
26 ALTERNATIVE LOAN TRUST  
27 (CWALT) 2004-31 T1R BY BANK OF  
28 NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2004-32CB BY BANK OF  
NEW YORK AS TRUSTEE;  
LTERNATIVELOANTRUST(CWALT)  
2004-33 BY BANK OF NEW YORK AS  
TRUSTEE;  
ALTERNATIVE LOAN TRUST (CW  
ALT) 2004-34TI BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST (CW  
ALT) 2004-35T2 BY BANK OF NEW  
YORK AS TRUSTEE;

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*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 ALTERNATIVE LOAN TRUST  
2 (CWALT) 2004-36CB BY BANK OF  
3 NEW YORK AS TRUSTEE;  
4 ALTERNATIVELOANTRUST(CWALT)  
5 2004-3TI BY BANK OF NEW YORK AS  
6 TRUSTEE;  
7 ALTERNATIVE LOAN TRUST  
8 (CWALT) 2004-4CB BY BANK OF  
9 NEW YORK AS TRUSTEE;  
10 ALTERNATIVE LOAN TRUST  
11 (CWALT) 2004-SCB BY BANK OF  
12 NEW YORK AS TRUSTEE;  
13 ALTERNATIVE LOAN TRUST  
14 (CWALT) 2004-6CB BY BANK OF  
15 NEW YORK AS TRUSTEE;  
16 ALTERNATIVE LOAN TRUST  
17 (ALTERNATCWALT) 2004-JI BY  
18 BANK  
19 OF NEW YORK AS TRUSTEE;  
20 ALTERNATIVE LOAN TRUST  
21 (CWALT) 2004-JI 0 BY BANK OF NEW  
22 YORK AS TRUSTEE;  
23 ALTERNATIVE LOAN TRUST  
24 (CWALT) 2004-JII BY BANK OF NEW  
25 YORK AS TRUSTEE;  
26 ALTERNATIVE LOAN TRUST  
27 (CWALT) 2004-JI3 BY BANK OF NEW  
28 YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2004-J2 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVELOANTRUST(CWALT)  
2004-J3 BY BANK OF NEW YORK AS  
TRUSTEE;  
AMERICAN HOME MORTGAGE  
INVESTMENT TRUST 2004-4 BY  
BANK OF NEW YORK AS TRUSTEE;  
CHL MORTGAGE (CWMBS) PASS-  
THROUGH TRUST 2004-1 BY BANK  
OF NEW YORK AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 CHL MORTGAGE (CWMBS) PASS  
2 THROUGH TRUST 2004-2 BY BANK  
3 OF NEW YORK AS TRUSTEE;  
4 CHL MORTGAGE (CWMBS) PASS  
5 THROUGH TRUST 2004-3 BY BANK  
6 OF NEW YORK AS TRUSTEE;  
7 CHL MORTGAGE (CWMBS) PASS-  
8 THROUGH TRUST 2004-4 BY BANK  
9 OF NEW YORK AS TRUSTEE;  
10 CHL MORTGAGE PASS-THROUGH  
11 (CWMBS) TRUST 2004-J1 BY BANK  
12 OF  
13 NEW YORK AS TRUSTEE;  
14 CHL MORTGAGE PASS-THROUGH  
15 (CWMBS) TRUST 2004-J2 BY BANK  
16 OF  
17 NEW YORK AS TRUSTEE;  
18 CHL MORTGAGE PASS-THROUGH  
19 (CWMBS) TRUST 2004-J3 BY BANK  
20 OF  
21 NEW YORK AS TRUSTEE;  
22 CHL MORTGAGE PASS-THROUGH  
23 (CWMBS) TRUST 2004-J4 BY BANK  
24 OF  
25 NEW YORK AS TRUSTEE;  
26 CHL MORTGAGE PASS-THROUGH  
27 (CWMBS) TRUST 2004-J5 BY BANK  
28 OF

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*



1 NEW YORK AS TRUSTEE;  
2 CHL MORTGAGE PASS-THROUGH  
3 (CWMBS) TRUST 2004-J9 BY BANK  
4 OF  
5 NEW YORK AS TRUSTEE;  
6 CHL MORTGAGE PASS-THROUGH  
7 TRUST (CWMBS) 2004-HYB1 BY  
8 BANK  
9 OF NEW YORK AS TRUSTEE;  
10 CHL MORTGAGE PASS-THROUGH  
11 TRUST (CWMBS) 2004-HYB2 BY  
12 BANK OF NEW YORK AS TRUSTEE;  
13 CHL MORTGAGE PASS-THROUGH  
14 TRUST (CWMBS) 2004-HYB3 BY  
15 BANK OF NEW YORK AS TRUSTEE;  
16 CHL MORTGAGE PASS-THROUGH  
17 TRUST (CWMBS) 2004-HYB4 BY  
18 BANK OF NEW YORK AS TRUSTEE;  
19 CHL MORTGAGE PASS-THROUGH  
20 TRUST (CWMBS) 2004-HYB5 BY  
21 BANK OF NEW YORK AS TRUSTEE;  
22 CHL MORTGAGE PASS-THROUGH  
23 TRUST (CWMBS) 2004-HYB6 BY  
24 BANK OF NEW YORK AS TRUSTEE;  
25 CHL MORTGAGE PASS-THROUGH  
26 TRUST (CWMBS) 2004-HYB7 BY  
27 BANK OF NEW YORK AS TRUSTEE;  
28 CHL MORTGAGE PASS-THROUGH  
TRUST 2004-10 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2004-11 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2004-12 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2004-13 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH

1 TRUST 2004-14 BY BANK OF NEW  
2 YORK AS TRUSTEE;  
3 CHL MORTGAGE PASS-THROUGH  
4 TRUST 2004-15 BY BANK OF NEW  
5 YORK AS TRUSTEE;  
6 CHL MORTGAGE PASS-THROUGH  
7 TRUST 2004-16 BY BANK OF NEW  
8 YORK AS TRUSTEE;  
9 CHL MORTGAGE PASS-THROUGH  
10 TRUST 2004-18 BY BANK OF NEW  
11 YORK AS TRUSTEE;  
12 CHL MORTGAGE PASS-THROUGH  
13 TRUST 2004-19 BY BANK OF NEW  
14 YORK AS TRUSTEE;  
15 CHL MORTGAGE PASS-THROUGH  
16 TRUST 2004-20 BY BANK OF NEW  
17 YORK AS TRUSTEE;  
18 CHL MORTGAGE PASS-THROUGH  
19 TRUST 2004-21 BY BANK OF NEW  
20 YORK AS TRUSTEE;  
21 CHL MORTGAGE PASS-THROUGH  
22 TRUST 2004-22 BY BANK OF NEW  
23 YORK AS TRUSTEE;  
24 CHL MORTGAGE PASS-THROUGH  
25 TRUST 2004-23 BY BANK OF NEW  
26 YORK AS TRUSTEE;  
27 CHL MORTGAGE PASS-THROUGH  
28 TRUST 2004-24 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2004-25 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2004-5 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2004-6 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2004-7 BY BANK OF NEW

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 YORK AS TRUSTEE;  
2 CHL MORTGAGE PASS-THROUGH  
3 TRUST 2004-8 BY BANK OF NEW  
4 YORK AS TRUSTEE;  
5 CHL MORTGAGE PASS-THROUGH  
6 TRUST 2004-9 BY BANK OF NEW  
7 YORK AS TRUSTEE;  
8 CHL MORTGAGE PASS-THROUGH  
9 TRUST 2004-HYB9 BY BANK OF NEW  
10 YORK AS TRUSTEE;  
11 CWABS ASSET-BACKED CERTS.  
12 TRUST 2004-1 BY BANK OF NEW  
13 YORK AS TRUSTEE;  
14 CW ABS ASSET-BACKED CERTS.  
15 TRUST 2004-10 BY BANK OF NEW  
16 YORK AS TRUSTEE;  
17 CWABS ASSET-BACKED CERTS.  
18 TRUST 2004-11 BY BANK OF NEW  
19 YORK AS TRUSTEE;  
20 CWABS ASSET-BACKED CERTS.  
21 TRUST 2004-12 BY BANK OF NEW  
22 YORK AS TRUSTEE;  
23 CWABS ASSET-BACKED CERTS.  
24 TRUST 2004-13 BY BANK OF NEW  
25 YORK AS TRUSTEE;  
26 CWABS ASSET-BACKED CERTS.  
27 TRUST 2004-14 BY BANK OF NEW  
28 YORK AS TRUSTEE;  
29 CWABS ASSET-BACKED CERTS.  
30 TRUST 2004-15 BY BANK OF NEW  
31 YORK AS TRUSTEE;  
32 CWABS ASSET-BACKED CERTS.  
33 TRUST 2004-2 BY BANK OF NEW  
34 YORK AS TRUSTEE;  
35 CWABS ASSET-BACKED CERTS.  
36 TRUST 2004-3 BY BANK OF NEW  
37 YORK AS TRUSTEE;  
38 CWABS ASSET-BACKED CERTS.  
39 TRUST 2004-4 BY BANK OF NEW  
40 YORK AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 CWABS ASSET-BACKED CERTS.  
2 TRUST 2004-5 BY BANK OF NEW  
3 YORK AS TRUSTEE;  
4 CWABS ASSET-BACKED CERTS.  
5 TRUST 2004-6 BY BANK OF NEW  
6 YORK AS TRUSTEE;  
7 CWABS ASSET-BACKED CERTS.  
8 TRUST 2004-7 BY BANK OF NEW  
9 YORK AS TRUSTEE;  
10 CWABS ASSET-BACKED CERTS.  
11 TRUST 2004-8 BY BANK OF NEW  
12 YORK AS TRUSTEE;  
13 CWABS ASSET-BACKED CERTS.  
14 TRUST 2004-9 BY BANK OF NEW  
15 YORK AS TRUSTEE;  
16 CWABS ASSET-BACKED CERTS.  
17 TRUST 2004-AB 1 BY BANK OF NEW  
18 YORK AS TRUSTEE;  
19 CWABS ASSET-BACKED CERTS.  
20 TRUST 2004-AB2 BY BANK OF NEW  
21 YORK AS TRUSTEE;  
22 CWABS ASSET-BACKED CERTS.  
23 TRUST 2004-BC1 BY BANK OF NEW  
24 YORK AS TRUSTEE;  
25 CWABS ASSET-BACKED CERTS.  
26 TRUST 2004-BC2 BY BANK OF NEW  
27 YORK AS TRUSTEE;  
28 CWABS ASSET-BACKED CERTS.  
29 TRUST 2004-BC3 BY BANK OF NEW  
30 YORK AS TRUSTEE;  
31 CWABS ASSET-BACKED CERTS.  
32 TRUST 2004-BC4 BY BANK OF NEW  
33 YORK AS TRUSTEE;  
34 CWABS ASSET-BACKED CERTS.  
35 TRUST 2004-BCS BY BANK OF NEW  
36 YORK AS TRUSTEE;  
37 CWABS ASSET-BACKED CERTS.  
38 TRUST 2004-EC1 BY BANK OF NEW  
39 YORK AS TRUSTEE;  
40 CWABS ASSET-BACKED CERTS.

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 TRUST 2004-ECCI BY BANK OF NEW  
2 YORK AS TRUSTEE;  
3 CWABS ASSET-BACKED CERTS.  
4 TRUST 2004-ECC2 BY BANK OF NEW  
5 YORK AS TRUSTEE;  
6 CWABS INC. REVOLVING HOME  
7 EQUITY LOAN TRUST 2004-A BY  
8 BANK OF NEW YORK AS TRUSTEE;  
9 CWALT, INC. ALTERNATIVE LOAN  
10 TRUST 2004-28CB BY BANK OF NEW  
11 YORK AS TRUSTEE;  
12 CW ALT, INC. ALTERNATIVE LOAN  
13 TRUST 2004-29CB BY BANK OF NEW  
14 YORK AS TRUSTEE;  
15 CWALT, INC. ALTERNATIVE LOAN  
16 TRUST 2004-2CB BY BANK OF NEW  
17 YORK AS TRUSTEE;  
18 CWALT, INC. ALTERNATIVE LOAN  
19 TRUST 2004-30CB BY BANK OF NEW  
20 YORK AS TRUSTEE;  
21 CWALT, INC. ALTERNATIVE LOAN  
22 TRUST 2004-32CB BY BANK OF NEW  
23 YORK AS TRUSTEE;  
24 CWALT, INC. ALTERNATIVE LOAN  
25 TRUST 2004-33 BY BANK OF NEW  
26 YORK AS TRUSTEE;  
27 CWALT, INC. ALTERNATIVE LOAN  
28 TRUST 2004-34TI BY BANK OF NEW  
YORK AS TRUSTEE;  
CW ALT, INC. ALTERNATIVE LOAN  
TRUST 2004-35T2 BY BANK OF NEW  
YORK AS TRUSTEE;  
CW ALT, INC. ALTERNATIVE LOAN  
TRUST 2004-36CB BY BANK OF NEW  
YORK AS TRUSTEE;  
CWALT, INC. ALTERNATIVE LOAN  
TRUST 2004-3TI BY BANK OF NEW  
YORK AS TRUSTEE;  
CW ALT, INC. ALTERNATIVE LOAN  
TRUST 2004-4CB BY BANK OF NEW

1 YORK AS TRUSTEE;  
2 CWALT, INC. ALTERNATIVE LOAN  
3 TRUST 2004-5CB BY BANK OF NEW  
4 YORK AS TRUSTEE;  
5 CWALT, INC. ALTERNATIVE LOAN  
6 TRUST 2004-6CB BY BANK OF NEW  
7 YORK AS TRUSTEE;  
8 CWALT, INC. ALTERNATIVE LOAN  
9 TRUST 2004-11 BY BANK OF NEW  
10 YORK AS TRUSTEE;  
11 CWALT, INC. ALTERNATIVE LOAN  
12 TRUST 2004-110 BY BANK OF NEW  
13 YORK AS TRUSTEE;  
14 CWALT, INC. ALTERNATIVE LOAN  
15 TRUST 2004-111 BY BANK OF NEW  
16 YORK AS TRUSTEE;  
17 CWALT, INC. ALTERNATIVE LOAN  
18 TRUST 2004-12 BY BANK OF NEW  
19 YORK AS TRUSTEE;  
20 CWALT, INC. ALTERNATIVE LOAN  
21 TRUST 2004-13 BY BANK OF NEW  
22 YORK AS TRUSTEE;  
23 CWALT, INC. ALTERNATIVE LOAN  
24 TRUST RESECURITIZATION 2004-  
25 31 T1R BY BANK OF NEW YORK AS  
26 TRUSTEE;  
27 FIRST HORIZON ASSET SECURITIES  
28 TRUST 2004-1 BY BANK OF NEW  
YORK AS TRUSTEE;  
FIRST HORIZON ASSET SECURITIES  
TRUST 2004-2 BY BANK OF NEW  
YORK AS TRUSTEE;  
FIRST HORIZON ASSET SECURITIES  
TRUST 2004-3 BY BANK OF NEW  
YORK AS TRUSTEE;  
FIRST HORIZON ASSET SECURITIES  
TRUST 2004-4 BY BANK OF NEW  
YORK AS TRUSTEE;  
FIRST HORIZON ASSET SECURITIES  
TRUST 2004-5 BY BANK OF NEW

1 YORK AS TRUSTEE;  
2 FIRST HORIZON ASSET SECURITIES  
3 TRUST 2004-6 BY BANK OF NEW  
4 YORK AS TRUSTEE;  
5 FIRST HORIZON ASSET SECURITIES  
6 TRUST 2004-7 BY BANK OF NEW  
7 YORK AS TRUSTEE;  
8 FIRST HORIZON ASSET SECURITIES  
9 TRUST 2004-AA1 BY BANK OF NEW  
10 YORK AS TRUSTEE;  
11 FIRST HORIZON ASSET SECURITIES  
12 TRUST 2004-AA2 BY BANK OF NEW  
13 YORK AS TRUSTEE;  
14 FIRST HORIZON ASSET SECURITIES  
15 TRUST 2004-AA3 BY BANK OF NEW  
16 YORK AS TRUSTEE;  
17 FIRST HORIZON ASSET SECURITIES  
18 TRUST 2004-AA4 BY BANK OF NEW  
19 YORK AS TRUSTEE;  
20 FIRST HORIZON ASSET SECURITIES  
21 TRUST 2004-AA5 BY BANK OF NEW  
22 YORK AS TRUSTEE;  
23 FIRST HORIZON ASSET SECURITIES  
24 TRUST 2004-AA6 BY BANK OF NEW  
25 YORK AS TRUSTEE;  
26 FIRST HORIZON ASSET SECURITIES  
27 TRUST 2004-AA7 BY BANK OF NEW  
28 YORK AS TRUSTEE;  
29 FIRST HORIZON ASSET SECURITIES  
30 TRUST 2004-AR1 BY BANK OF NEW  
31 YORK AS TRUSTEE;  
32 FIRST HORIZON ASSET SECURITIES  
33 TRUST 2004-AR2 BY BANK OF NEW  
34 YORK AS TRUSTEE;  
35 FIRST HORIZON ASSET SECURITIES  
36 TRUST 2004-AR3 BY BANK OF NEW  
37 YORK AS TRUSTEE;  
38 FIRST HORIZON ASSET SECURITIES  
39 TRUST 2004-AR4 BY BANK OF NEW  
40 YORK AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*



1 FIRST HORIZON ASSET SECURITIES  
2 TRUST 2004-ARS BY BANK OF NEW  
3 YORK AS TRUSTEE;  
4 FIRST HORIZON ASSET SECURITIES  
5 TRUST 2004-AR6 BY BANK OF NEW  
6 YORK AS TRUSTEE;  
7 FIRST HORIZON ASSET SECURITIES  
8 TRUST 2004-AR7 BY BANK OF NEW  
9 YORK AS TRUSTEE;  
10 FIRST HORIZON ASSET SECURITIES  
11 TRUST 2004-FA1 BY BANK OF NEW  
12 YORK AS TRUSTEE;  
13 FIRST HORIZON ASSET SECURITIES  
14 TRUST 2004-FA2 BY BANK OF NEW  
15 YORK AS TRUSTEE;  
16 FIRST HORIZON ASSET SECURITIES  
17 TRUST 2004-FL1 BY BANK OF NEW  
18 YORK AS TRUSTEE;  
19 FIRST HORIZON ASSET SECURITIES  
20 TRUST 2004-HE1 BY BANK OF NEW  
21 YORK AS TRUSTEE;  
22 FIRST HORIZON ASSET SECURITIES  
23 TRUST 2004-HE2 BY BANK OF NEW  
24 YORK AS TRUSTEE;  
25 FIRST HORIZON ASSET SECURITIES  
26 TRUST 2004-HE3 BY BANK OF NEW  
27 YORK AS TRUSTEE;  
28 FIRST HORIZON ASSET SECURITIES  
TK"UST 2004-HE4 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-10CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-11B BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT)  
2005-13B BY BANK OF NEW YORK  
AS

1 TRUSTEE;  
2 ALTERNATIVE LOAN TRUST  
3 (CWALT) 2005-14 BY BANK OF NEW  
4 YORK AS TRUSTEE;  
5 ALTERNATIVE LOAN TRUST  
6 (CWALT) 2005-16 BY BANK OF NEW  
7 YORK AS TRUSTEE;  
8 ALTERNATIVE LOAN TRUST  
9 (CWALT) 2005-17 BY BANK OF NEW  
10 YORK AS TRUSTEE;  
11 ALTERNATIVE LOAN TRUST  
12 (CWALT) 2005-18CB BY BANK OF  
13 NEW YORK AS TRUSTEE;  
14 ALTERNATIVE LOAN TRUST  
15 (CWALT) 2005-19CB BY BANK OF  
16 NEW YORK AS TRUSTEE;  
17 ALTERNATIVE LOAN TRUST  
18 (CWALT) 2005-1CB BY BANK OF NEW  
19 YORK AS TRUSTEE;  
20 ALTERNATIVE LOAN TRUST  
21 (CWALT) 2005-2 BY BANK OF NEW  
22 YORK AS TRUSTEE;  
23 ALTERNATIVE LOAN TRUST  
24 (CWALT) 2005-20CB BY BANK OF  
25 NEW YORK AS TRUSTEE;  
26 ALTERNATIVE LOAN TRUST ALTER  
27 (CWALT) 2005-21 CB BY BANK OF  
28 NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-22TI BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-23CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST (CW  
ALT) 2005-24 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-25TI BY BANK OF  
NEW YORK AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 ALTERNATIVE LOAN TRUST  
2 (CWALT) 2005-2CB BY BANK OF  
3 NEW YORK AS TRUSTEE;  
4 ALTERNATIVE LOAN TRUST  
5 (CWALT) 2005-27 BY BANK OF NEW  
6 YORK AS TRUSTEE;  
7 ALTERNATIVE LOAN TRUST  
8 (CWALT) 2005-28CB BY BANK OF  
9 NEW YORK AS TRUSTEE;  
10 ALTERNATIVE LOAN TRUST  
11 (CWALT) 2005-29CB BY BANK OF  
12 NEW YORK AS TRUSTEE;  
13 ALTERNATIVE LOAN TRUST  
14 (CWALT) 2005-30CB BY BANK OF  
15 NEW YORK AS TRUSTEE;  
16 ALTERNATIVE LOAN TRUST  
17 (CWALT) 2005-31 BY BANK OF NEW  
18 YORK AS TRUSTEE;  
19 ALTERNATIVE LOAN TRUST  
20 (CWALT) 2005-32T1 BY BANK OF  
21 NEW YORK AS TRUSTEE;  
22 ALTERNATIVE LOAN TRUST  
23 (CWALT) 2005-33CB BY BANK OF  
24 NEW YORK AS TRUSTEE;  
25 ALTERNATIVE LOAN TRUST  
26 (CWALT) 2005-34CB BY BANK OF  
27 NEW YORK AS TRUSTEE;  
28 ALTERNATIVE LOAN TRUST  
29 (CWALT) 2005-35CB BY BANK OF  
30 NEW YORK AS TRUSTEE;  
31 ALTERNATIVE LOAN TRUST  
32 (CWALT) 2005-36 BY BANK OF NEW  
33 YORK AS TRUSTEE;  
34 ALTERNATIVE LOAN TRUST  
35 (CWALT) 2005-37T1 BY BANK OF  
36 NEW YORK AS TRUSTEE;  
37 ALTERNATIVE LOAN TRUST  
38 (CWALT) 2005-38 BY BANK OF NEW  
39 YORK AS TRUSTEE;  
40 ALTERNATIVE LOAN TRUST

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

(CWALT) 2005-3CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-4 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-40CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-41 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-42CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST (CW  
ALT) 2005-43 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT)  
2005-44 BY BANK OF NEW YORK AS  
TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-45 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVELOANTRUST(CWALT)  
2005-46CB BY BANK OF NEW YORK  
AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-47CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-48TI BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-49CB BY BANI( OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVELOANTRUST(CWALT)  
2005-50CB BY BANK OF NEW YORK  
AS TRUSTEE;  
ALTERNATIVE LOAN TRUST

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 (CWALT) 2005-51 BY BANK OF NEW  
2 YORK AS TRUSTEE;  
3 ALTERNATIVE LOAN TRUST  
4 (CWALT) 2005-53T2 BY BANK OF  
5 NEW YORK AS TRUSTEE;  
6 ALTERNATIVE LOAN TRUST  
7 (CWALT) 2005-54CB BY BANK OF  
8 NEW YORK AS TRUSTEE;  
9 ALTERNATIVE LOAN TRUST  
10 (CWALT) 2005-55CB BY BANK OF  
11 NEW YORK AS TRUSTEE;  
12 ALTERNATIVE LOAN TRUST  
13 (CWALT) 2005-56 BY BANK OF NEW  
14 YORK AS TRUSTEE;  
15 ALTERNATIVE LOAN TRUST  
16 (CWALT) 2005-57CB BY BANK OF  
17 NEW YORK AS TRUSTEE;  
18 ALTERNATIVE LOAN TRUST  
19 (CWALT) 2005-58 BY BANK OF NEW  
20 YORK AS TRUSTEE;  
21 ALTERNATIVE LOAN TRUST  
22 (CWALT) 2005-59 BY BANK OF NEW  
23 YORK AS TRUSTEE;  
24 ALTERNATIVE LOAN TRUST  
25 (CWALT) 2005-60TI BY BANK OF  
26 NEW YORK AS TRUSTEE;  
27 ALTERNATIVE LOAN TRUST  
28 (CWALT) 2005-61 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-62 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-63 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-64CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-65CB BY BANK OF

1 NEW YORK AS TRUSTEE;  
2 ALTERNATIVE LOAN TRUST  
3 (CWALT) 2005-67CB BY BANK OF  
4 NEW YORK AS TRUSTEE;  
5 ALTERNATIVE LOAN TRUST  
6 (CWALT) 2005-69 BY BANK OF NEW  
7 YORK AS TRUSTEE;  
8 ALTERNATIVE LOAN TRUST  
9 (CWALT) 2005-6CB BY BANK OF  
10 NEW YORK AS TRUSTEE;  
11 ALTERNATIVE LOAN TRUST  
12 (CWALT) 2005-70CB BY BANK OF  
13 NEW YORK AS TRUSTEE;  
14 ALTERNATIVE LOAN TRUST  
15 (CWALT) 2005-71 BY BANK OF NEW  
16 YORK AS TRUSTEE;  
17 ALTERNATIVE LOAN TRUST  
18 (CWALT) 2005-72 BY BANK OF NEW  
19 YORK AS TRUSTEE;  
20 ALTERNATIVE LOAN TRUST  
21 (CWALT) 2005-73CB BY BANK OF  
22 NEW YORK AS TRUSTEE;  
23 ALTERNATIVELOANTRUST(CWALT)  
24 2005-74T1 BY BANK OF NEW YORK  
25 AS TRUSTEE;  
26 ALTERNATIVE LOAN TRUST  
27 (CWALT) 2005-75CB BY BANK OF  
28 NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-76 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-77T1 BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-79CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2005-7CB BY BANK OF  
NEW YORK AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 ALTERNATIVE LOAN TRUST  
2 (CWALT) 2005-80CB BY BANK OF  
3 NEW YORK AS TRUSTEE;  
4 ALTERNATIVE LOAN TRUST  
5 (CWALT) 2005-81 BY BANK OF NEW  
6 YORK AS TRUSTEE;  
7 ALTERNATIVE LOAN TRUST  
8 (CWALT) 2005-82 BY BANK OF NEW  
9 YORK AS TRUSTEE;  
10 ALTERNATIVE LOAN TRUST  
11 (CWALT) 2005-83CB BY BANK OF  
12 NEW YORK AS TRUSTEE;  
13 ALTERNATIVE LOAN TRUST  
14 (CWALT) 2005-84 BY BANK OF NEW  
15 YORK AS TRUSTEE;  
16 ALTERNATIVE LOAN TRUST  
17 (CWALT) 2005-85CB BY BANK OF  
18 NEW YORK AS TRUSTEE;  
19 ALTERNATIVE LOAN TRUST  
20 (CWALT) 2005-86CB BY BANK OF  
21 NEW YORK AS TRUSTEE;  
22 ALTERNATIVE LOAN TRUST  
23 (CWALT) 2005-9CB BY BANK OF  
24 NEW YORK AS TRUSTEE;  
25 ALTERNATIVE LOAN TRUST  
26 (CWALT) 2005-AR1 BY BANK OF  
27 NEW YORK AS TRUSTEE;  
28 BELLA VISTA MORTGAGE TRUST  
2005-1 BY BANK OF NEW YORK AS  
TRUSTEE;  
BELLA VISTA MORTGAGE TRUST  
2005-2 BY BANK OF NEW YORK AS  
TRUSTEE;  
CHL MORTGAGE PASS THROUGH  
TRUST 2005-24 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2005-1 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH



1 TRUST 2005-10 BY BANK OF NEW  
2 YORK AS TRUSTEE;  
3 CHL MORTGAGE PASS-THROUGH  
4 TRUST 2005-11 BY BANK OF NEW  
5 YORK AS TRUSTEE;  
6 CHL MORTGAGE PASS-THROUGH  
7 TRUST 2005-12 BY BANK OF NEW  
8 YORK AS TRUSTEE;  
9 CHL MORTGAGE PASS-THROUGH  
10 TRUST 2005-13 BY BANK OF NEW  
11 YORK AS TRUSTEE;  
12 CHL MORTGAGE PASS-THROUGH  
13 TRUST 2005-14 BY BANK OF NEW  
14 YORK AS TRUSTEE;  
15 CHL MORTGAGE PASS-THROUGH  
16 TRUST 2005-16 BY BANK OF NEW  
17 YORK AS TRUSTEE;  
18 CHL MORTGAGE PASS-THROUGH  
19 TRUST 2005-17 BY BANK OF NEW  
20 YORK AS TRUSTEE;  
21 CHL MORTGAGE PASS-THROUGH  
22 TRUST 2005-18 BY BANK OF NEW  
23 YORK AS TRUSTEE;  
24 CHL MORTGAGE PASS-THROUGH  
25 TRUST 2005-19 BY BANK OF NEW  
26 YORK AS TRUSTEE;  
27 CHL MORTGAGE PASS-THROUGH  
28 TRUST 2005-2 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2005-20 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2005-21 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2005-22 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2005-23 BY BANK OF NEW

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 YORK AS TRUSTEE;  
2 CHL MORTGAGE PASS-THROUGH  
3 TRUST 2005-25 BY BANK OF NEW  
4 YORK. AS TRUSTEE;  
5 CHL MORTGAGE PASS-THROUGH  
6 TRUST 2005-26 BY BANK OF NEW  
7 YORK AS TRUSTEE;  
8 CHL MORTGAGE PASS-THROUGH  
9 TRUST 2005-27 BY BANK OF NEW  
10 YORK AS TRUSTEE;  
11 CHL MORTGAGE PASS-THROUGH  
12 TRUST 2005-28 BY BANK OF NEW  
13 YORK AS TRUSTEE;  
14 CHL MORTGAGE PASS-THROUGH  
15 TRUST 2005-29 BY BANK OF NEW  
16 YORK AS TRUSTEE;  
17 CHL MORTGAGE PASS-THROUGH  
18 TRUST 2005-3 BY BANK OF NEW  
19 YORK AS TRUSTEE;  
20 CHL MORTGAGE PASS-THROUGH  
21 TRUST 2005-30 BY BANK OF NEW  
22 YORK AS TRUSTEE;  
23 CHL MORTGAGE PASS-THROUGH  
24 TRUST 2005-31 BY BANK OF NEW  
25 YORK AS TRUSTEE;  
26 CHL MORTGAGE PASS-THROUGH  
27 TRUST 2005-4 BY BANK OF NEW  
28 YORK AS TRUSTEE;  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2005-5 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2005-6 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2005-7 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2005-9 BY BANK OF NEW  
YORK AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 CHL MORTGAGE PASS-THROUGH  
2 TRUST 2005-HYB 1 BY BANK OF  
3 NEW YORK AS TRUSTEE;  
4 CHL MORTGAGE PASS-THROUGH  
5 TRUST 2005-HYB10 BY BANK OF  
6 NEW YORK AS TRUSTEE;  
7 CHL MORTGAGE PASS-THROUGH  
8 TRUST 2005-HYB2 BY BANK OF NEW  
9 YORK AS TRUSTEE;  
10 CHL MORTGAGE PASS-THROUGH  
11 TRUST 2005-HYB3 BY BANK OF NEW  
12 YORK AS TRUSTEE;  
13 CHL MORTGAGE PASS-THROUGH  
14 TRUST 2005-HYB4 BY BANK OF NEW  
15 YORK AS TRUSTEE;  
16 CHL MORTGAGE PASS-THROUGH  
17 TRUST 2005-HYB5 BY BANK OF NEW  
18 YORK AS TRUSTEE;  
19 CHL MORTGAGE PASS-THROUGH  
20 TRUST 2005-HYB6 BY BANK OF NEW  
21 YORK AS TRUSTEE;  
22 CHL MORTGAGE PASS-THROUGH  
23 TRUST 2005-HYB7 BY BANK OF NEW  
24 YORK AS TRUSTEE;  
25 CHL MORTGAGE PASS-THROUGH  
26 TRUST 2005-HYB8 BY BANK OF NEW  
27 YORK AS TRUSTEE;  
28 CHL MORTGAGE PASS-THROUGH  
TRUST 2005-12 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2005-13 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2005-14 BY BANK OF NEW  
YORK AS TRUSTEE;  
COUNTRYWIDE HOME LOANS  
(CWALT) 2005-52CB BY BANK OF  
NEW YORK AS TRUSTEE;  
CWABS ASSET-BACKED CERTS.

1 TRUST 2005-1 BY BANK OF NEW  
2 YORK AS TRUSTEE;  
3 CWABS ASSET-BACKED CERTS.  
4 TRUST 2005-10 BY BANK OF NEW  
5 YORK AS TRUSTEE;  
6 CWABS ASSET-BACKED CERTS.  
7 TRUST 2005-11 BY BANK OF NEW  
8 YORK AS TRUSTEE;  
9 CWABS ASSET-BACKED CERTS.  
10 TRUST 2005-12 BY BANK OF NEW  
11 YORK AS TRUSTEE;  
12 CWABS ASSET-BACKED CERTS.  
13 TRUST 2005-13 BY BANK OF NEW  
14 YORK AS TRUSTEE;  
15 CWABS ASSET-BACKED CERTS.  
16 TRUST 2005-14 BY BANK OF NEW  
17 YORK AS TRUSTEE;  
18 CWABS ASSET-BACKED CERTS.  
19 TRUST 2005-15 BY BANK OF NEW  
20 YORK AS TRUSTEE;  
21 CWABS ASSET-BACKED CERTS.  
22 TRUST 2005-16 BY BANK OF NEW  
23 YORK AS TRUSTEE;  
24 ASSET-BACKED CERTS. TRUST  
25 CW ABS A2005-17 BY BANK OF NEW  
26 YORK AS TRUSTEE;  
27 CWABS ASSET-BACKED CERTS.  
28 TRUST 2005-2 BY BANK OF NEW  
YORK AS TRUSTEE;  
CWABS ASSET-BACKED CERTS.  
TRUST 2005-3 BY BANK OF NEW  
YORK AS TRUSTEE;  
CWABS ASSET-BACKED CERTS.  
TRUST 2005-4 BY BANK OF NEW  
YORK AS TRUSTEE;  
CWABS ASSET-BACKED CERTS.  
TRUST 2005-5 BY BANK OF NEW  
YORK AS TRUSTEE;  
CWABS ASSET-BACKED CERTS.  
TRUST 2005-6 BY BANK OF NEW

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 YORK AS TRUSTEE;  
2 CW ABS ASSET-BACKED CERTS.  
3 TRUST 2005-7 BY BANK OF NEW  
4 YORK AS TRUSTEE;  
5 CWABS ASSET-BACKED CERTS.  
6 TRUST 2005-8 BY BANK OF NEW  
7 YORK AS TRUSTEE;  
8 CWABS ASSET-BACKED CERTS.  
9 TRUST 2005-9 BY BANK OF NEW  
10 YORK AS TRUSTEE;  
11 CWABS ASSET-BACKED CERTS.  
12 TRUST 2005-AB 1 BY BANK OF NEW  
13 YORK AS TRUSTEE;  
14 CWABS ASSET-BACKED CERTS.  
15 TRUST 2005-AB2 BY BANK OF NEW  
16 YORK AS TRUSTEE;  
17 CWABS ASSET-BACKED CERTS.  
18 TRUST 2005-AB3 BY BANK OF NEW  
19 YORK AS TRUSTEE;  
20 CWABS ASSET-BACKED CERTS.  
21 TRUST 2005-AB4 BY BANK OF NEW  
22 YORK AS TRUSTEE;  
23 CWABS ASSET-BACKED CERTS.  
24 TRUST 2005-AB4 BY BANK OF NEW  
25 YORK AS TRUSTEE;  
26 CWABS ASSET-BACKED CERTS.  
27 TRUST 2005-AB5 BY BANK OF NEW  
28 YORK AS TRUSTEE;  
29 TRUST 2005-BC1 BY BANK OF NEW  
30 YORK AS TRUSTEE;  
31 CWABS ASSET-BACKED CERTS.  
32 TRUST 2005-BC2 BY BANK OF NEW  
33 YORK AS TRUSTEE;  
34 CWABS ASSET-BACKED CERTS.  
35 TRUST 2005-BC3 BY BANK OF NEW  
36 YORK AS TRUSTEE;  
37 CWABS ASSET-BACKED CERTS.  
38 TRUST 2005-BC4 BY BANK OF NEW  
39 YORK AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 CWABS ASSET-BACKED CERTS.  
2 TRUST 2005-BC5 BY BANK OF NEW  
3 YORK AS TRUSTEE;  
4 CWABS ASSET-BACKED CERTS.  
5 TRUST 2005-HYB9 BY BANK OF NEW  
6 YORK AS TRUSTEE;  
7 CWABS ASSET-BACKED CERTS.  
8 TRUST 2005-IMI BY BANK OF NEW  
9 YORK AS TRUSTEE;  
10 CWABS ASSET-BACKED CERTS.  
11 TRUST 2005-IM2 BY BANK OF NEW  
12 YORK AS TRUSTEE;  
13 CWABS ASSET-BACKED CERTS.  
14 TRUST 2005-IM3 BY BANK OF NEW  
15 YORK AS TRUSTEE;  
16 CW ALT ALTERNATIVE LOAN  
17 TRUST 2005-IMI BY BANK OF NEW  
18 YORK AS TRUSTEE;  
19 CWALT, INC. ALTERNATIVE LOAN  
20 TRUST 2005-JI BY BANK OF NEW  
21 YORK\_ AS TRUSTEE;  
22 CW ALT, INC. ALTERNATIVE LOAN  
23 TRUST 2005-JIO BY BANK OF NEW  
24 YORK AS TRUSTEE;  
25 CWALT, INC. ALTERNATIVE LOAN  
26 TRUST 2005-JII BY BANK OF NEW  
27 YORK AS TRUSTEE;  
28 CW ALT, INC. ALTERNATIVE LOAN  
TRUST 2005-JI2 BY BANK OF NEW  
YORK AS TRUSTEE;  
CWALT, INC. ALTERNATIVE LOAN  
TRUST 2005-JI3 BY BANK OF NEW  
YORK AS TRUSTEE;  
CWALT, INC. ALTERNATIVE LOAN  
TRUST 2005-JI4 BY BANK OF NEW  
YORK AS TRUSTEE;  
CWALT, INC. ALTERNATIVE LOAN  
TRUST 2005-J2 BY BANK OF NEW  
YORK AS TRUSTEE;  
CWALT, INC. ALTERNATIVE LOAN

1 TRUST 2005-J3 BY BANK OF NEW  
2 YORK AS TRUSTEE;  
3 CW ALT, INC. ALTERNATIVE LOAN  
4 TRUST 2005-J4 BY BANK OF NEW  
5 YORK AS TRUSTEE;  
6 CW ALT, INC. ALTERNATIVE LOAN  
7 TRUST 2005-J5 BY BANK OF NEW  
8 YORK AS TRUSTEE;  
9 CW ALT, INC. ALTERNATIVE LOAN  
10 TRUST 2005-J6 BY BANK OF NEW  
11 YORK AS TRUSTEE;  
12 CWALT, INC. ALTERNATIVE LOAN  
13 TRUST 2005-J7 BY BANK OF NEW  
14 YORK AS TRUSTEE;  
15 CWALT, INC. ALTERNATIVE LOAN  
16 TRUST 2005-J8 BY BANK OF NEW  
17 YORK AS TRUSTEE;  
18 CWALT, INC. ALTERNATIVE LOAN  
19 TRUST 2005-J9 BY BANK OF NEW  
20 YORK AS TRUSTEE;  
21 CW ALT, INC. ALTERNATIVE LOAN  
22 TRUST RESECURITIZATION 2005-5R  
23 BY BANK OF NEW YORK AS  
24 TRUSTEE;  
25 FIRST HORIZON ALTERNATIVE  
26 MORTGAGE SECURITIES TRUST  
27 2005-  
28 AA10 BY BANK OF NEW YORK AS  
TRUSTEE;  
FIRST HORIZON ALTERNATIVE  
MORTGAGE SECURITIES TRUST  
2005-AA11 BY BANK OF NEW YORK  
AS TRUSTEE;  
FIRST HORIZON ALTERNATIVE  
MORTGAGE SECURITIES TRUST  
2005-AA6 BY BANK OF NEW YORK  
AS TRUSTEE;  
FIRST HORIZON ALTERNATIVE  
MORTGAGE SECURITIES TRUST  
2005-FA1 BY BANK OF NEWYORK AS



1 TRUSTEE;  
2 FIRST HORIZON ALTERNATIVE  
3 MORTGAGE SECURITIES TRUST  
4 2005-F A10 BY BANK OF NEW YORK  
5 AS TRUSTEE;  
6 FIRST HORIZON ALTERNATIVE  
7 MORTGAGE SECURITIES TRUST  
8 2005-FA11 BY BANK OF NEW YORK  
9 AS TRUSTEE;  
10 FIRST HORIZON ALTERNATIVE  
11 MORTGAGE SECURITIES TRUST  
12 2005-FA7 BY BANK OF NEW YORK  
13 AS TRUSTEE;  
14 FIRST HORIZON ALTERNATIVE  
15 MORTGAGE SECURITIES TRUST  
16 2005-F A8 BY BANK OF NEW YORK  
17 AS TRUSTEE;  
18 FIRST HORIZON ALTERNATIVE  
19 MORTGAGE SECURITIES TRUST  
20 2005-F A9 BY BANK OF NEW YORK  
21 AS TRUSTEE;  
22 FIRST HORIZON ASSET SEC MORT  
23 PASS THROUGH CERTS. 2005-1 BY  
24 BANK OF NEW YORK AS TRUSTEE;  
25 FIRST HORIZON ASSET SEC MORT  
26 PASS THROUGH CERTS. 2005-2 BY  
27 BANK OF NEW YORK AS TRUSTEE;  
28 FIRST HORIZON ASSET SEC MORT  
PASS THROUGH CERTS. 2005-3 BY  
BANK OF NEW YORK AS TRUSTEE;  
FIRST HORIZON ASSET SEC MORT  
PASS THROUGH CERTS. 2005-4 BY  
BANK OF NEW YORK AS TRUSTEE;  
FIRST HORIZON ASSET SEC MORT  
PASS THROUGH CERTS. 2005-5 BY  
BANK OF NEW YORK AS TRUSTEE;

1 FIRST HORIZON ASSET SEC MORT  
2 PASS THROUGH CERTS. 2005-6 BY  
3 BANK OF NEW YORK AS TRUSTEE;  
4 FIRST HORIZON ASSET SEC MORT  
5 PASS THROUGH CERTS. 2005-7 BY  
6 BANK OF NEW YORK AS TRUSTEE;  
7 FIRST HORIZON ASSET SEC MORT  
8 PASS THROUGH CERTS. 2005-8 BY  
9 BANK OF NEW YORK AS TRUSTEE;  
10 FIRST HORIZON ASSET SEC MORT  
11 PASS THROUGH CERTS. 2005-AA1 BY  
12 BANK OF NEW YORK AS TRUSTEE;  
13 FIRST HORIZON ASSET SEC MORT  
14 PASS THROUGH CERTS. 2005-AA12  
15 BY BANK OF NEW YORK AS  
16 TRUSTEE;  
17 FIRST HORIZON ASSET SEC MORT  
18 PASS THROUGH CERTS. 2005-AA2  
19 BY BANK OF NEW YORK AS  
20 TRUSTEE;  
21 FIRST HORIZON ASSET SEC MORT  
22 PASS THROUGH CERTS. 2005-AA3  
23 BY BANK OF NEW YORK AS  
24 TRUSTEE;  
25 FIRST HORIZON ASSET SEC MORT  
26 PASS THROUGH CERTS. 2005-AA4  
27 BY BANK OF NEW YORK AS  
28 TRUSTEE;

1 FIRST HORIZON ASSET SEC MORT  
2 PASS THROUGH CERTS. 2005-AA9  
3 BY BANK OF NEW YORK AS  
4 TRUSTEE;  
5 FIRST HORIZON ASSET SEC MORT  
6 PASS THROUGH CERTS. 2005-AR1 BY  
7 BANK OF NEW YORK AS TRUSTEE;  
8 FIRST HORIZON ASSET SEC MORT  
9 PASS THROUGH CERTS. 2005-AR2 BY  
10 BANK OF NEW YORK AS TRUSTEE;  
11 FIRST HORIZON ASSET SEC MORT  
12 PASS THROUGH CERTS. 2005-FA2 BY  
13 BANK OF NEW YORK AS TRUSTEE;  
14 FIRST HORIZON ASSET SEC MORT  
15 PASS THROUGH CERTS. 2005-FA3 BY  
16 BANK OF NEW YORK AS TRUSTEE;  
17 FIRST HORIZON ASSET SEC MORT  
18 PASS THROUGH CERTS. 2005-FA4 BY  
19 BANK OF NEW YORK AS TRUSTEE;  
20 FIRST HORIZON ASSET SEC MORT  
21 PASS THROUGH CERTS. 2005-FA6 BY  
22 BANK OF NEW YORK AS TRUSTEE;  
23 ALTERNATIVE LOAN TRUST  
24 (CWALT) 2006-11 CB BY BANK OF  
25 NEW YORK AS TRUSTEE;  
26 ALTERNATIVELOAN\_TRUST  
27 (CWALT) 2006-12CB BY BANK OF  
28 NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-13T1 BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-14CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-15CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-16CB BY BANK OF  
NEW YORK AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 ALTERNATIVE LOAN TRUST  
2 (CWALT) 2006-17TI BY BANK OF  
3 NEW YORK AS TRUSTEE;  
4 ALTERNATIVE LOAN TRUST  
5 (CWALT) 2006-18CB BY BANK OF  
6 NEW YORK AS TRUSTEE;  
7 ALTERNATIVE LOAN TRUST  
8 (CWALT) 2006-19CB BY BANK OF  
9 NEW YORK AS TRUSTEE;  
10 ALTERNATIVE LOAN TRUST  
11 (CWALT) 2006-20CB BY BANK OF  
12 NEW YORK AS TRUSTEE;  
13 ALTERNATIVE LOAN TRUST  
14 (CWALT) 2006-21CB BY BANK OF  
15 NEW YORK AS TRUSTEE;  
16 ALTERNATIVE LOAN TRUST  
17 (CWALT) 2006-22CB BY BANK OF  
18 NEW YORK AS TRUSTEE;  
19 ALTERNATIVE LOAN TRUST  
20 (CWALT) 2006-23CB BY BANK OF  
21 NEW YORK AS TRUSTEE;  
22 ALTERNATIVE LOAN TRUST  
23 (CWALT) 2006-24CB BY BANK OF  
24 NEW YORK AS TRUSTEE;  
25 ALTERNATIVE LOAN TRUST  
26 (CWALT) 2006-25CB BY BANK OF  
27 NEW YORK AS TRUSTEE;  
28 ALTERNATIVE LOAN TRUST

(CWALT) 2006-30TI BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-31 CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-32CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-33CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-35CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-36T2 BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-37R BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-39CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-40TI BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-41 CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-43CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-45TI BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-4CB BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-5T2 BY BANK OF NEW

1 YORK AS TRUSTEE;  
2 ALTERNATIVE LOAN TRUST  
3 (CWALT) 2006-6CB BY BANK OF  
4 NEW YORK AS TRUSTEE;  
5 ALTERNATIVE LOAN TRUST  
6 (CWALT) 2006-7CB BY BANK OF  
7 NEW YORK AS TRUSTEE;  
8 ALTERNATIVE LOAN TRUST  
9 (CWALT) 2006-8TI BY BANK OF NEW  
10 YORK AS TRUSTEE;  
11 ALTERNATIVE LOAN TRUST  
12 (CWALT) 2006-9TI BY BANK OF NEW  
13 YORK AS TRUSTEE;  
14 ALTERNATIVE LOAN TRUST  
15 (CWALT) 2006-HY10 BY BANK OF  
16 NEW YORK AS TRUSTEE;  
17 ALTERNATIVE LOAN TRUST  
18 (CWALT) 2006-HY11 BY BANK OF  
19 NEW YORK AS TRUSTEE;  
20 ALTERNATIVE LOAN TRUST  
21 (CWALT) 2006-HY12 BY BANK OF  
22 NEW YORK AS TRUSTEE;  
23 ALTERNATIVE LOAN TRUST  
24 (CWALT) 2006-HY13 BY BANK OF  
25 NEW YORK AS TRUSTEE;  
26 ALTERNATIVE LOAN TRUST  
27 (CWALT) 2006-J1 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-J2 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-J3 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-J4 BY BANK OF NEW  
YORK AS TRUSTEE;

1 ALTERNATIVE LOAN TRUST  
2 (CWALT) 2006-JS BY BANK OF NEW  
3 YORK AS TRUSTEE;  
4 ALTERNATIVE LOAN TRUST  
5 (CWALT) 2006-J6 BY BANK OF NEW  
6 YORK AS TRUSTEE;  
7 ALTERNATIVE LOAN TRUST  
8 (CWALT) 2006-J7 BY BANK OF NEW  
9 YORK AS TRUSTEE;  
10 ALTERNATIVE LOAN TRUST  
11 (CWALT) 2006-0A1 BY BANK OF NEW  
12 YORK AS TRUSTEE;  
13 ALTERNATIVE LOAN TRUST  
14 (CWALT) 2006-0A10 BY BANK OF  
15 NEW YORK AS TRUSTEE;  
16 ALTERNATIVE LOAN TRUST  
17 (CWALT) 2006-0A11 BY BANK OF  
18 NEW YORK AS TRUSTEE;  
19 ALTERNATIVE LOAN TRUST  
20 (CWALT)  
21 2006-0A17 BY BANK OF NEW YORK  
22 AS TRUSTEE;  
23 ALTERNATIVE LOAN TRUST CWALT  
24 2006-0A18 BY BANK OF NEW YORK  
25 AS TRUSTEE;  
26 ALTERNATIVE LOAN TRUST (CW  
27 ALT)2006-0A19 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT)2006-0A2 BY BANK OF NEW  
YORK AS TRUSTEE;



1 ALTERNATIVE LOAN TRUST  
2 (CWALT) 2006-0A21 BY BANK OF  
3 NEW YORK AS TRUSTEE;  
4 ALTERNATIVE LOAN TRUST  
5 (CWALT) 2006-0A22 BY BANK OF  
6 NEW YORK AS TRUSTEE;  
7 ALTERNATIVE LOAN TRUST (CW  
8 ALT) 2006-0A3 BY BANK OF NEW  
9 YORK AS TRUSTEE;  
10 ALTERNATIVE LOAN TRUST (CW  
11 ALT) 2006-0A6 BY BANK OF NEW  
12 YORK AS TRUSTEE;  
13 ALTERNATIVE LOAN TRUST  
14 (CWALT) 2006-0A7 BY BANK OF  
15 NEW YORK AS TRUSTEE;  
16 ALTERNATIVE LOAN TRUST  
17 (CWALT) 2006-0A8 BY BANK OF  
18 NEW YORK AS TRUSTEE;  
19 ALTERNATIVE LOAN TRUST (CW  
20 ALT) 2006-0A9 BY BANK OF NEW  
21 YORK AS TRUSTEE;  
22 ALTERNATIVE LOAN TRUST  
23 (CWALT) 2006-0C1 BY BANK OF NEW  
24 YORK AS TRUSTEE;  
25 ALTERNATIVE LOAN TRUST  
26 (CWALT) 2006-0C 10 BY BANK OF  
27 NEW YORK AS TRUSTEE;  
28 ALTERNATIVE LOAN TRUST (CW  
ALT) 2006-0C 11 BY BANK OF NEW YORK  
AS TRUSTEE;  
ALTERNATIVE LOAN TRUST (CW  
ALT) 2006-0C2 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-0C3 BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-0C4 BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST

(CWAL T) 2006-0CS BY BANK OF  
NEW YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-0C6 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT) 2006-0C7 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST  
(CWALT)2006-0C8 BY BANK OF NEW  
YORK AS TRUSTEE;  
ALTERNATIVE LOAN TRUST (CW  
ALT) 2006-0C9 BY BANK OF NEW  
YORK ASTRUSTEE;  
ALTERNATIVE LOAN TRUST 2006-34  
BY BANK OF NEW YORK AS  
TRUSTEE;  
ALTERNATIVE LOAN TRUST 2006-42  
BY BANK OF NEW YORK AS  
TRUSTEE;  
ALTERNATIVE LOAN TRUST 2006-46  
BY BANK OF NEW YORK AS  
TRUSTEE;  
BEAR STEARNS ASSET BACKED  
SECURITIES I TRUST 2006-SD4 BY  
BANK OF NEW YORK AS TRUSTEE;  
CHASE MORTGAGE FINANCE TRUST  
SERIES 2006-S2 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHASE MORTGAGE FINANCE TRUST  
SERIES 2006-S4 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2006-1 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2006-10 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2006-11 BY BANK OF NEW

1 YORK AS TRUSTEE;  
2 CHL MORTGAGE PASS-THROUGH  
3 TRUST 2006-12 BY BANK OF NEW  
4 YORK AS TRUSTEE;  
5 CHL MORTGAGE PASS-THROUGH  
6 TRUST 2006-13 BY BANK OF NEW  
7 YORK AS TRUSTEE;  
8 CHL MORTGAGE PASS-THROUGH  
9 TRUST 2006-14 BY BANK OF NEW  
10 YORK AS TRUSTEE;  
11 CHL MORTGAGE PASS-THROUGH  
12 TRUST 2006-15 BY BANK OF NEW  
13 YORK AS TRUSTEE;  
14 CHL MORTGAGE PASS-THROUGH  
15 TRUST 2006-16 BY BANK OF NEW  
16 YORK AS TRUSTEE;  
17 CHL MORTGAGE PASS-THROUGH  
18 TRUST 2006-17 BY BANK OF NEW  
19 YORK AS TRUSTEE;  
20 CHL MORTGAGE PASS-THROUGH  
21 TRUST 2006-18 BY BANK OF NEW  
22 YORK AS TRUSTEE;  
23 CHL MORTGAGE PASS-THROUGH  
24 TRUST 2006-19 BY BANK OF NEW  
25 YORK AS TRUSTEE;  
26 CHL MORTGAGE PASS-THROUGH  
27 TRUST 2006-20 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2006-21 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2006-3 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2006-6 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2006-8 BY BANK OF NEW  
YORK AS TRUSTEE;

1 CHL MORTGAGE PASS-THROUGH  
2 TRUST 2006-9 BY BANK OF NEW  
3 YORK AS TRUSTEE;  
4 CHL MORTGAGE PASS-THROUGH  
5 TRUST 2006-HYB 1 BY BANK OF  
6 NEW YORK AS TRUSTEE;  
7 CHL MORTGAGE PASS-THROUGH  
8 TRUST 2006-HYB2 BY BANK OF NEW  
9 YORK AS TRUSTEE;  
10 CHL MORTGAGE PASS-THROUGH  
11 TRUST 2006-HYB3 BY BANK OF NEW  
12 YORK AS TRUSTEE;  
13 CHL MORTGAGE PASS-THROUGH  
14 TRUST 2006-HYB4 BY BANK OF NEW  
15 YORK AS TRUSTEE;  
16 CHL MORTGAGE PASS-THROUGH  
17 TRUST 2006-HYBS BY BANK OF NEW  
18 YORK AS TRUSTEE;  
19 CHL MORTGAGE PASS-THROUGH  
20 TRUST 2006-11 BY BANK OF NEW  
21 YORK AS TRUSTEE;  
22 CHL MORTGAGE PASS-THROUGH  
23 TRUST 2006-12 BY BANK OF NEW  
24 YORK AS TRUSTEE;  
25 CHL MORTGAGE PASS-THROUGH  
26 TRUST 2006-14 BY BANK OF NEW  
27 YORK AS TRUSTEE;  
28 CHL MORTGAGE PASS-THROUGH  
TRUST 2006-0A4 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2006-0AS BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2006-TM1 BY BANK OF NEW  
YORK AS TRUSTEE;  
DEUTSCHE ALT-B SECURITIES  
TRUST 2006-AB3 BY BANK OF NEW  
YORK AS TRUSTEE;  
CWHEQ HOME EQUITY LOAN TRUST

1 SERIES 2006-S4 BY BANK OF NEW  
2 YORK AS TRUSTEE;  
3 CWHEQ HOME EQUITY LOAN TRUST  
4 SERIES 2006-SS BY BANK OF NEW  
5 YORK AS TRUSTEE;  
6 CWHEQ HOME EQUITY LOAN TRUST  
7 SERIES 2006-S6 BY BANK OF NEW  
8 YORK AS TRUSTEE;  
9 CWHEQ HOME EQUITY LOAN TRUST  
10 SERIES 2006-S7 BY BANK OF NEW  
11 YORK AS TRUSTEE;  
12 CWHEQ HOME EQUITY LOAN TRUST  
13 SERIES 2006-S8 BY BANK OF NEW  
14 YORK AS TRUSTEE;  
15 CWHEQ HOME EQUITY LOAN,  
16 TRUST SERIES 2006-S9 BY BANK OF  
17 NEW YORK AS TRUSTEE;  
18 CWHEQ HOME EQUITY LOAN TRUST  
19 SERIES 2006-A BY BANK OF  
20 AMERICA AS TRUSTEE;  
21 CWABS ASSET-BACKED CERTS.  
22 TRUST 2006-8 BY BANK OF  
23 AMERICA AS TRUSTEE;  
24 CWABS ASSET-BACKED CERTS:  
25 TRUST 2006-9 BY BANK OF  
26 AMERICA AS TRUSTEE;  
27 CWABS ASSET-BACKED CERTS.  
28 TRUST 2006-ABC1 BY BANK OF  
AMERICA AS TRUSTEE;  
CWABS ASSET-BACKED CERTS.  
TRUST 2006-BC2 BY BANK OF  
AMERICA AS TRUSTEE;  
CWABS ASSET-BACKED CERTS.  
TRUST 2006-BC3 BY BANK OF  
AMERICA AS TRUSTEE;  
CWABS ASSET-BACKED CERTS.  
TRUST 2006-BC4 BY BANK OF  
AMERICA AS TRUSTEE;  
CWABS ASSET-BACKED CERTS.  
TRUST 2006-BC5 BY BANK OF

1 AMERICA AS TRUSTEE;  
2 CWABS ASSET-BACKED CERTS.  
3 TRUST 2006-IMI BY BANK OF  
4 AMERICA AS TRUSTEE;  
5 CWABS ASSET-BACKED CERTS.  
6 TRUST 2006-SPS1 BY BANK OF  
7 AMERICA AS TRUSTEE;  
8 CWABS ASSET-BACKED CERTS.  
9 TRUST 2006-SPS2 BY BANK OF  
10 AMERICA AS TRUSTEE;  
11 CWHEQ HOME EQUITY LOAN TRUST  
12 SERIES 2006-S1 BY BANK OF  
13 AMERICA AS TRUSTEE;  
14 CWHEQ HOME EQUITY LOAN TRUST  
15 SERIES 2006-S 1 BY BANK OF  
16 AMERICA AS TRUSTEE;  
17 CWHEQ HOME EQUITY LOAN TRUST  
18 SERIES 2006-S 10 BY BANK OF  
19 AMERICA AS TRUSTEE;  
20 CWHEQ HOME EQUITY LOAN TRUST  
21 SERIES 2006-S2 BY BANK OF  
22 AMERICA AS TRUSTEE;  
23 CWHEQ HOME EQUITY LOAN TRUST  
24 SERIES 2006-S3 BY BANK OF  
25 AMERICA AS TRUSTEE;  
26 CWABS ASSET-BACKED CERTS.  
27 TRUST 2006-2 BY BANK OF  
28 AMERICA AS TRUSTEE;  
29 AMERICA AS TRUSTEE;  
30 CWABS ASSET-BACKED CERTS.  
31 TRUST 2006-2 BY BANK OF  
32 AMERICA AS TRUSTEE;  
33 CWABS ASSET-BACKED CERTS.  
34 TRUST 2006-20 BY BANK OF  
35 AMERICA AS TRUSTEE;  
36 CWABS ASSET-BACKED CERTS.  
37 TRUST 2006-21 BY BANK OF  
38 AMERICA AS TRUSTEE;  
39 CWABS ASSET-BACKED CERTS.  
40 TRUST 2006-22 BY BANK OF  
41 AMERICA AS TRUSTEE;  
42 CWABS ASSET-BACKED CERTS.  
43 TRUST 2006-23 BY BANK OF  
44 AMERICA AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 CWABS ASSET-BACKED CERTS.  
2 TRUST 2006-24 BY BANK OF  
3 AMERICA AS TRUSTEE;  
4 CWABS ASSET-BACKED CERTS.  
5 TRUST 2006-25 BY BANK OF  
6 AMERICA AS TRUSTEE;  
7 CWABS ASSET-BACKED CERTS.  
8 TRUST 2006-26 BY BANK OF  
9 AMERICA AS TRUSTEE;  
10 CWABS ASSET-BACKED CERTS.  
11 TRUST 2006-3 BY BANK OF  
12 AMERICA AS TRUSTEE;  
13 CWABS ASSET-BACKED CERTS.  
14 TRUST 2006-4 BY BANK OF  
15 AMERICA AS TRUSTEE;  
16 CWABS ASSET-BACKED CERTS.  
17 TRUST 2006-5 BY BANK OF  
18 AMERICA AS TRUSTEE;  
19 CWABS ASSET-BACKED CERTS.  
20 TRUST 2006-6 BY BANK OF  
21 AMERICA AS TRUSTEE;  
22 CWABS ASSET-BACKED CERTS.  
23 TRUST 2006-7 BY BANK OF  
24 AMERICA AS TRUSTEE;  
25 CWABS ASSET-BACKED TRUSTEE  
26 SERIES 2006-5 BY BANK OF  
27 AMERICA AS TRUSTEE;  
28 CWABS ASSET-BACKED TRUSTEE  
SERIES 2006-1 BY BANK OF  
AMERICA AS TRUSTEE;  
CWABS ASSET-BACKED TRUSTEE  
SERIES 2006-10 BY BANK OF  
AMERICA AS TRUSTEE;  
CWABS ASSET-BACKED TRUSTEE  
SERIES 2006-11 BY BANK OF  
AMERICA AS TRUSTEE;  
CWABS ASSET-BACKED TRUSTEE  
SERIES 2006-12 BY BANK OF  
AMERICA AS TRUSTEE;  
CWABS ASSET-BACKED TRUSTEE



SERIES 2006-13 BY BANK OF  
AMERICA AS TRUSTEE;  
CW ABS ASSET-BACKED TRUSTEE  
SERIES 2006-14 BY BANK OF  
AMERICA AS TRUSTEE;  
CWABS ASSET-BACKED TRUSTEE  
SERIES 2006-15 BY BANK OF  
AMERICA AS TRUSTEE;  
CWABS ASSET-BACKED TRUSTEE  
SERIES 2006-16 BY BANK OF  
AMERICA AS TRUSTEE;  
CWABS ASSET-BACKED TRUSTEE  
SERIES 2006-17 BY BANK OF  
AMERICA AS TRUSTEE;  
CWABS ASSET-BACKED TRUSTEE  
SERIES 2006-18 BY BANK OF  
AMERICA AS TRUSTEE;  
CWABS ASSET-BACKED TRUSTEE  
SERIES 2006-19 BY BANK OF  
AMERICA AS TRUSTEE;  
FIRST HORIZON ASSET SEC.  
MORTGAGE PASS THROUGH CERTS  
2006AR3 BY BANK OF NEW YORK AS  
TRUSTEE;  
FIRST HORIZON ASSET SEC.  
MORTGAGE PASS THROUGH CERTS  
2006AR4 BY BANK OF NEW YORK AS  
TRUSTEE;  
FIRST HORIZON ASSET SEC.  
MORTGAGE PASS THROUGH CERTS  
2006-FA1 BY BANK OF NEW YORK AS  
TRUSTEE;  
FIRST HORIZON ASSET SEC.  
MORTGAGE PASS THROUGH CERTS  
2006-FA2 BY BANK\_ OF NEW YORK  
AS TRUSTEE;  
FIRST HORIZON ASSET SEC.  
MORTGAGE PASS THROUGH CERTS  
2006-FA3 BY BANK OF NEW YORK  
AS TRUSTEE;

1 FIRST HORIZON ASSET SEC.  
2 MORTGAGE PASS THROUGH CERTS  
3 2006-FA4 BY BANK OF NEW YORK  
4 AS TRUSTEE;  
5 FIRST HORIZON ASSET SEC.  
6 MORTGAGE PASS THROUGH CERTS  
7 2006-FAS BY BANK OF NEW YORK  
8 AS TRUSTEE;  
9 FIRST HORIZON ASSET SEC.  
10 MORTGAGE PASS THROUGH CERTS  
11 2006-FA6 BY BANK OF NEW YORK  
12 AS TRUSTEE;  
13 FIRST HORIZON ASSET SEC.  
14 MORTGAGE PASS THROUGH CERTS  
15 2006-FA7 BY BANK OF NEW YORK  
16 AS TRUSTEE;  
17 FIRST HORIZON ASSET SEC.  
18 MORTGAGE PASS THROUGH CERTS  
19 2006-F A8 BY BANK OF NEW YORK  
20 AS TRUSTEE;  
21 FIRST HORIZON ASSET SEC.  
22 MORTGAGE PASS THROUGH CERTS  
23 2006-RE1 BY BANK OF NEW YORK AS  
24 TRUSTEE;  
25 FIRST HORIZON ASSET SEC.  
26 MORTGAGE PASS THROUGH CERTS  
27 2006-RE2 BY BANK OF NEW YORK AS  
28 TRUSTEE;  
FREMONT HOME LOAN TRUST 2006-  
2 BY BANK OF NEW YORK AS  
TRUSTEE;  
FIRST HORIZON ASSET SEC.  
MORTGAGE PASS THROUGH CERTS  
2006-1 BY BANK OF NEW YORK AS  
TRUSTEE;  
FIRST HORIZON ASSET SEC.  
MORTGAGE PASS THROUGH CERTS  
2006-2 BY BANK OF NEW YORK AS  
TRUSTEE;  
FIRST HORIZON ASSET SEC.

1 MORTGAGE PASS THROUGH CERTS  
2 2006-3 BY BANK OF NEW YORK AS  
3 TRUSTEE;  
4 FIRST HORIZON ASSET SEC.  
5 MORTGAGE PASS THROUGH CERTS  
6 2006-4 BY BANK OF NEW YORK AS  
7 TRUSTEE;  
8 FIRST HORIZON ASSET SEC.  
9 MORTGAGE PASS THROUGH CERTS  
10 2006-AA1 BY BANK OF NEW YORK  
11 AS TRUSTEE;  
12 FIRST HORIZON ASSET SEC.  
13 MORTGAGE PASS THROUGH CERTS  
14 2006-AA2 BY BANK OF NEW YORK  
15 AS TRUSTEE;  
16 FIRST HORIZON ASSET SEC.  
17 MORTGAGE PASS THROUGH CERTS  
18 2006-AA3 BY BANK OF NEW YORK  
19 AS TRUSTEE;  
20 FIRST HORIZON ASSET SEC.  
21 MORTGAGE PASS THROUGH CERTS  
22 2006-AA4 BY BANK OF NEW YORK  
23 AS TRUSTEE;  
24 FIRST HORIZON ASSET SEC.  
25 MORTGAGE PASS THROUGH CERTS  
26 2006-AA5 BY BANK OF NEW YORK  
27 AS TRUSTEE;  
28 FIRST HORIZON ASSET SEC.

1 MORTGAGE PASS THROUGH CERTS  
2 2006-AR2 BY BANK OF NEW YORK  
3 AS TRUSTEE;  
4 FIRST HORIZON ASSET SEC. HELOC  
5 NOTES 2006HE1 BY BANK OF NEW  
6 YORK AS TRUSTEE;  
7 GMACM HOME EQUITY LOAN  
8 TRUST 2006-J1 BY BANK OF NEW  
9 YORK AS TRUSTEE;  
10 GSC CAPITAL CORP. MORTGAGE  
11 TRUST 2006-1 BY BANK OF NEW  
12 YORK AS TRUSTEE;  
13 GSC CAPITAL CORP. MORTGAGE  
14 TRUST 2006-2 BY BANK OF NEW  
15 YORK AS TRUSTEE;  
16 HARBORVIEW TRUST 2006-CB1 BY  
17 BANK OF NEW YORK AS TRUSTEE;  
18 LUMINENT MORTGAGE LOAN  
19 TRUST 2006-1 BY BANK OF NEW  
20 YORK AS TRUSTEE;  
21 ALTERNATIVE LOAN TRUST  
22 RESECURITIZATION 2007-26R BY  
23 BANK OF NEW YORK AS TRUSTEE;  
24 ALTERNATIVE LOAN TRUST 2007-  
25 7T2 BY BANK OF NEW YORK AS  
26 TRUSTEE;  
27 ALTERNATIVE LOAN TRUST 2007-  
28 SCB BY BANK OF NEW YORK AS  
TRUSTEE;  
ALTERNATIVE LOAN TRUST 2007-  
9TI BY BANK OF NEW YORK AS  
TRUSTEE;  
ALTERNATIVE LOAN TRUST 2007-  
AL1 BY BANK OF NEW YORK AS  
TRUSTEE;  
ALTERNATIVE LOAN TRUST 2007-  
HY1 0 BY BANK OF NEW YORK AS  
TRUSTEE;  
ALTERNATIVE LOAN TRUST 2007-  
HY2 BY BANK OF NEW YORK AS

1 TRUSTEE;  
2 ALTERNATIVE LOAN TRUST 2007-  
3 HY3BY BANK OF NEW YORK AS  
4 TRUSTEE;  
5 ALTERNATIVE LOAN TRUST 2007-  
6 HY4 BY BANK OF NEW YORK AS  
7 TRUSTEE;  
8 ALTERNATIVE LOAN TRUST 2007-  
9 HY5R BY BANK OF NEW YORK AS  
10 TRUSTEE;  
11 ALTERNATIVE LOAN TRUST 2007-  
12 HY6BY BANK OF NEW YORK AS  
13 TRUSTEE;  
14 ALTERNATIVE LOAN TRUST 2007-  
15 HY7C BY BANK OF NEW YORK AS  
16 TRUSTEE;  
17 ALTERNATIVE LOAN TRUST 2007-  
18 HY8B BY BANK OF NEW YORK AS  
19 TRUSTEE;  
20 ALTERNATIVE LOAN TRUST 2007-  
21 HY9 BY BANK OF NEW YORK AS  
22 TRUSTEE;  
23 ALTERNATIVE LOAN TRUST 2007-J1  
24 BY BANK OF NEW YORK AS  
25 TRUSTEE;  
26 ALTERNATIVE LOAN TRUST 2007-J2  
27 BY BANK OF NEW YORK AS  
28 TRUSTEE;  
29 ALTERNATIVE LOAN TRUST 2007-  
30 OA10 BY BANK OF NEW YORK AS  
31 TRUSTEE;  
32 ALTERNATIVE LOAN TRUST 2007-  
33 OA11 BY BANK OF NEW YORK AS  
34 TRUSTEE;  
35 ALTERNATIVE LOAN TRUST 2007-  
36 OA2 BY BANK OF NEW YORK AS  
37 TRUSTEE;  
38 ALTERNATIVE LOAN TRUST 2007-  
39 OA3  
40 BY BANK OF NEW YORK AS

1 TRUSTEE;  
2 ALTERNATIVE LOAN TRUST 2007-  
3 0A4 BY BANK OF NEW YORK AS  
4 TRUSTEE;  
5 ALTERNATIVE LOAN TRUST 2007-  
6 0A6 BY BANK OF NEW YORK AS  
7 TRUSTEE;  
8 ALTERNATIVE LOAN TRUST 2007-  
9 0A7 BY BANK OF NEW YORK AS  
10 TRUSTEE;  
11 ALTERNATIVE LOAN TRUST 2007-  
12 0A8 BY BANK OF NEW YORK AS  
13 TRUSTEE;  
14 ALTERNATIVE LOAN TRUST 2007-  
15 0A9 BY BANK OF NEW YORK AS  
16 TRUSTEE;  
17 ALTERNATIVE LOAN TRUST 2007-  
18 0H1 BY BANK OF NEW YORK AS  
19 TRUSTEE;  
20 ALTERNATIVE LOAN TRUST 2007-  
21 0H2BY BANK OF NEW YORK AS  
22 TRUSTEE;  
23 ALTERNATIVE LOAN TRUST 2007-  
24 0H3BY BANK OF NEW YORK AS  
25 TRUSTEE;  
26 ALTERNATIVE LOAN TRUST 2007-19  
27 BY BANK OF NEW YORK AS  
28 TRUSTEE;  
ALTERNATIVE LOAN TRUST 2007-1  
T1 BY BANK OF NEW YORK AS  
TRUSTEE;  
ALTERNATIVE LOAN TRUST 2007-20  
BY BANK OF NEW YORK AS  
TRUSTEE;  
ALTERNATIVE LOAN TRUST 2007-21  
BY BANK OF NEW YORK AS  
TRUSTEE;  
ALTERNATIVE LOAN TRUST 2007-22  
BY BANK OF NEW YORK AS  
TRUSTEE;

1 ALTERNATIVE LOAN TRUST 2007-  
2 23CB BY BANK OF NEW YORK AS  
3 TRUSTEE;  
4 ALTERNATIVE LOAN TRUST 2007-24  
5 BY BANK OF NEW YORK AS  
6 TRUSTEE;  
7 ALTERNATIVE LOAN TRUST 2007-25  
8 BY BANK OF NEW YORK AS  
9 TRUSTEE;  
10 ALTERNATIVE LOAN TRUST 2007-  
11 2CBBY BANK OF NEW YORK AS  
12 TRUSTEE;  
13 ALTERNATIVE LOAN TRUST 2007-  
14 3T1 BY BANK OF NEW YORK AS  
15 TRUSTEE;  
16 ALTERNATIVE LOAN TRUST 2007-  
17 4CBBY BANK OF NEW YORK AS  
18 TRUSTEE;  
19 ALTERNATIVE LOAN TRUST 2007-  
20 SCBBY BANK OF NEW YORK AS  
21 TRUSTEE;  
22 ALTERNATIVE LOAN TRUST 2007-6  
23 BY BANK OF NEW YORK AS  
24 TRUSTEE;  
25 ALTERNATIVE LOAN TRUST 2007-  
26 1 OCB BY BANK OF NEW YORK AS  
27 TRUSTEE;  
28 ALTERNATIVE LOAN TRUST 2007-11  
T1 BY BANK OF NEW YORK AS  
TRUSTEE;  
ALTERNATIVE LOAN TRUST 2007-  
12T1BY BANK OF NEW YORK AS  
TRUSTEE;  
ALTERNATIVE LOAN. TRUST 2007-  
13 BY BANK OF NEW YORK AS  
TRUSTEE;  
ALTERNATIVE LOAN TRUST 2007-  
14T2BY BANK OF NEW YORK AS  
TRUSTEE;  
ALTERNATIVE LOAN TRUST 2007-



1 15CB BY BANK OF NEW YORK AS  
2 TRUSTEE;  
3 ALTERNATIVE LOAN TRUST 2007-  
4 16CB BY BANK OF NEW YORK AS  
5 TRUSTEE;  
6 CHASE MORTGAGE FINANCE TRUST  
7 2007-A1 BY BANK OF NEW YORK AS  
8 TRUSTEE;  
9 CHASE MORTGAGE FINANCE TRUST  
10 2007-A2 BY BANK OF NEW YORK AS  
11 TRUSTEE;  
12 CHASE MORTGAGE FINANCE TRUST  
13 2007-A3 BY BANK OF NEW YORK AS  
14 TRUSTEE;  
15 CHASE MORTGAGE FINANCE TRUST  
16 2007 -S 1 BY BANK OF NEW YORK AS  
17 TRUSTEE;  
18 CHASE MORTGAGE FINANCE TRUST  
19 2007 -S2 BY BANK OF NEW YORK AS  
20 TRUSTEE;  
21 CHASE MORTGAGE FINANCE TRUST  
22 2007-S3 BY BANK OF NEW YORK AS  
23 TRUSTEE;  
24 CHASE MORTGAGE FINANCE TRUST  
25 2007-S4 BY BANK OF NEW YORK AS  
26 TRUSTEE;  
27 CHASE MORTGAGE FINANCE TRUST  
28 2007-SS BY BANK OF NEW YORK AS  
TRUSTEE;  
CHL MORTGAGE FINANCE TRUST  
2007 -S6 BY BANK OF NEW YORK AS  
TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2007-1 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2007-10 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2007-11 BY BANK OF NEW

1 YORK AS TRUSTEE;  
2 CHL MORTGAGE PASS-THROUGH  
3 TRUST 2007-12 BY BANK OF NEW  
4 YORK AS TRUSTEE;  
5 CHL MORTGAGE PASS-THROUGH  
6 TRUST 2007-13 BY BANK OF NEW  
7 YORK AS TRUSTEE;  
8 CHL MORTGAGE PASS-THROUGH  
9 TRUST 2007-14 BY BANK OF NEW  
10 YORK AS TRUSTEE;  
11 CHL MORTGAGE PASS-THROUGH  
12 TRUST 2007-15 BY BANK OF NEW  
13 YORK AS TRUSTEE;  
14 CHL MORTGAGE PASS-THROUGH  
15 TRUST 2007-16 BY BANK OF NEW  
16 YORK AS TRUSTEE;  
17 CHL MORTGAGE PASS-THROUGH  
18 TRUST 2007-17 BY BANK OF NEW  
19 YORK AS TRUSTEE;  
20 CHL MORTGAGE PASS-THROUGH  
21 TRUST 2007-18 BY BANK OF NEW  
22 YORK AS TRUSTEE;  
23 CHL MORTGAGE PASS-THROUGH  
24 TRUST 2007-19 BY BANK OF NEW  
25 YORK AS TRUSTEE;  
26 CHL MORTGAGE PASS-THROUGH  
27 TRUST 2007-2 BY BANK OF NEW  
28 YORK AS TRUSTEE;  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2007-3 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2007-4 BY BANK OF NEW  
YORK AS TRUSTEE;

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*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 CHL MORTGAGE PASS-THROUGH  
2 TRUST 2007-5 BY BANK OF NEW  
3 YORK AS TRUSTEE;  
4 CHL MORTGAGE PASS-THROUGH  
5 TRUST 2007-6 BY BANK OF NEW  
6 YORK AS TRUSTEE;  
7 CHL MORTGAGE PASS-THROUGH  
8 TRUST 2007-7 BY BANK OF NEW  
9 YORK AS TRUSTEE;  
10 CHL MORTGAGE PASS-THROUGH  
11 TRUST 2007-8 BY BANK OF NEW  
12 YORK AS TRUSTEE;  
13 CHL MORTGAGE PASS-THROUGH  
14 TRUST 2007-9 BY BANK OF NEW  
15 YORK AS TRUSTEE;  
16 CHL MORTGAGE PASS-THROUGH  
17 TRUST 2007-HY3 BY BANK OF NEW  
18 YORK AS TRUSTEE;  
19 CHL MORTGAGE PASS-THROUGH  
20 TRUST 2007-HY4 BY BANK OF NEW  
21 YORK AS TRUSTEE;  
22 CHL MORTGAGE PASS-THROUGH  
23 TRUST 2007-HYS BY BANK OF NEW  
24 YORK AS TRUSTEE;  
25 CHL MORTGAGE PASS-THROUGH  
26 TRUST 2007-HY6 BY BANK OF NEW  
27 YORK AS TRUSTEE;  
28 CHL MORTGAGE PASS-THROUGH  
TRUST 2007-HY7 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2007~HYB1 BY BANK OF  
NEWYORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2007-HYB2 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH  
TRUST 2007-11 BY BANK OF NEW  
YORK AS TRUSTEE;  
CHL MORTGAGE PASS-THROUGH

1 TRUSTE 2007-12 BY BANK OF NEW  
2 YORK AS TRUSTEE;  
3 CHL MORTGAGE PASS-THROUGH  
4 TRUSTE 2007-13 BY BANK OF NEW  
5 YORK AS TRUSTEE;  
6 CWABS ASSET-BACKED  
7 CERTIFICATES TRUSTE 2007-1 BY  
8 BANK OF NEW YORK AS TRUSTEE;  
9 CWABS ASSET-BACKED  
10 CERTIFICATES TRUSTE 2007-10 BY  
11 BANK OF NEW YORK AS TRUSTEE;  
12 CWABS ASSET-BACKED  
13 CERTIFICATES TRUSTE 2007-11 BY  
14 BANK OF NEW YORK AS TRUSTEE;  
15 CWABS ASSET-BACKED  
16 CERTIFICATES TRUSTE 2007-12 BY  
17 BANK OF NEW YORK AS TRUSTEE;  
18 CWABS ASSET-BACKED  
19 CERTIFICATES TRUSTE 2007-13 BY  
20 BANK OF NEW YORK AS TRUSTEE;  
21 CWABS ASSET-BACKED  
22 CERTIFICATES TRUSTE 2007-2 BY  
23 BANK OF NEW YORK AS TRUSTEE;  
24 CWABS ASSET-BACKED  
25 CERTIFICATES TRUSTE 2007-3 BY  
26 BANK OF NEW YORK AS TRUSTEE;  
27 CWABS ASSET-BACKED  
28 CERTIFICATES TRUSTE 2007-4 BY  
BANK OF NEW YORK AS TRUSTEE;  
CWABS ASSET-BACKED  
CERTIFICATES TRUSTE 2007-5 BY  
BANK OF NEW YORK AS TRUSTEE;  
CWABS ASSET-BACKED  
CERTIFICATES TRUSTE 2007-6 BY  
BANK OF NEW YORK AS TRUSTEE;  
CWABS ASSET-BACKED  
CERTIFICATES TRUSTE 2007-7 BY  
BANK OF NEW YORK AS TRUSTEE;  
CWABS ASSET-BACKED  
CERTIFICATES TRUSTE 2007-8 BY

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*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 BANK OF NEW YORK AS TRUSTEE;  
2 CWABS ASSET-BACKED  
3 CERTIFICATES TRUSTE 2007-9 BY  
4 BANK OF NEW YORK AS TRUSTEE;  
5 CWABS ASSET-BACKED  
6 CERTIFICATES TRUSTE 2007-BC1 BY  
7 BANK OF NEW YORK AS TRUSTEE;  
8 CWABS ASSET-BACKED  
9 CERTIFICATES TRUSTE 2007-BC2 BY  
10 BANK OF NEW YORK AS TRUSTEE;  
11 CWABS ASSET-BACKED  
12 CERTIFICATES TRUSTE 2007-BC3 BY  
13 BANK OF NEW YORK AS TRUSTEE;  
14 CWHEQ HOME EQUITY LOAN TRUST  
15 2007-A BY BANK OF NEW YORK AS  
16 TRUSTEE;  
17 CWHEQ HOME EQUITY LOAN TRUST  
18 2007-B BY BANK OF NEW YORK AS  
19 TRUSTEE;  
20 CWHEQ HOME EQUITY LOAN TRUST  
21 2007-C BY BANK OF NEW YORK AS  
22 TRUSTEE;  
23 CWHEQ HOME EQUITY LOAN TRUST  
24 2007-D BY BANK OF NEW YORK AS  
25 TRUSTEE;  
26 CWHEQ HOME EQUITY LOAN TRUST  
27 2007-E BY BANK OF NEW YORK AS  
28 TRUSTEE;  
29 CWHEQ HOME EQUITY LOAN TRUST  
30 2007 -G BY BANK OF NEW YORK AS  
31 TRUSTEE;  
32 CWHEQ HOME EQUITY LOAN TRUST  
33 2007-S1 BYBANKOFNEWYORKAS  
34 TRUSTEE;  
35 CWHEQ HOME EQUITY LOAN TRUST  
36 2007 -S2 BY BANK OF NEW YORK AS  
37 TRUSTEE;  
38 CWHEQ HOME EQUITY LOAN TRUST  
39 2007 -S3 BY BANK OF NEW YORK AS  
40 TRUSTEE;

1 FIRST HORIZON ASSET SEC.  
MORTGAGE PASS-THROUGH CERTS.  
2 2007-1 BY BANK OF NEW YORK AS  
3 TRUSTEE;  
FIRST HORIZON ASSET SEC.  
4 MORTGAGE PASS-THROUGH CERTS.  
5 2007-2 BY BANK OF NEW YORK AS  
TRUSTEE;  
6 FIRST HORIZON ASSET SEC.  
7 MORTGAGE PASS-THROUGH CERTS.  
2007-3 BY BANK OF NEW YORK AS  
8 TRUSTEE;  
9 FIRST HORIZON ASSET SEC.  
MORTGAGE PASS-THROUGH CERTS.  
10 2007-4 BY BANK OF NEW YORK AS  
11 TRUSTEE;  
FIRST HORIZON ASSET SEC.  
12 MORTGAGE PASS-THROUGH CERTS.  
2007-5 BY BANK OF NEW YORK AS  
13 TRUSTEE;  
14 FIRST HORIZON ASSET SEC.  
MORTGAGE PASS-THROUGH CERTS.  
15 2007-6 BY BANK OF NEW YORK AS  
16 TRUSTEE;  
17 FIRST HORIZON ASSET SEC.  
MORTGAGE PASS-THROUGH CERTS.  
18 2007-AA1 BY BANK OF NEW YORK  
19 AS TRUSTEE;  
20 FIRST HORIZON ASSET SEC.  
MORTGAGE PASS-THROUGH CERTS.  
21 2007-AA2 BY BANK OF NEW YORK  
AS TRUSTEE;  
22 FIRST HORIZON ASSET SEC.  
23 MORTGAGE PASS-THROUGH CERTS.  
2007-AA3 BY BANK OF NEW YORK  
24 AS TRUSTEE;  
25 FIRST HORIZON ASSET SEC.  
MORTGAGE PASS-THROUGH CERTS.  
26 2007-AR1 BY BANK OF NEW YORK  
27 AS TRUSTEE;

1 FIRST HORIZON ASSET SEC.  
2 MORTGAGE PASS-THROUGH CERTS.  
3 2007-AR2 BY BANK OF NEW YORK  
4 AS TRUSTEE;  
5 FIRST HORIZON ASSET SEC.  
6 MORTGAGE PASS-THROUGH CERTS.  
7 2007-AR3 BY BANK OF NEW YORK  
8 AS TRUSTEE;  
9 FIRST HORIZON ASSET SEC.  
10 MORTGAGE PASS-THROUGH CERTS.  
11 2007-FA1 BY BANK OF NEW YORK AS  
12 TRUSTEE;  
13 FIRST HORIZON ASSET SEC.  
14 MORTGAGE PASS-THROUGH CERTS.  
15 2007-FA2 BY BANK OF NEW YORK  
16 AS TRUSTEE;  
17 FIRST HORIZON ASSET SEC.  
18 MORTGAGE PASS-THROUGH CERTS.  
19 2007 -F A3 BY BANK OF NEW YORK  
20 AS TRUSTEE;  
21 FIRST HORIZON ASSET SEC.  
22 MORTGAGE PASS-THROUGH CERTS.  
23 2007 -F A3 BY BANK OF NEW YORK  
24 AS TRUSTEE;  
25 FIRST HORIZON ASSET SEC.  
26 MORTGAGE PASS-THROUGH CERTS.  
27 2007-FAS BY BANK OF NEW YORK  
28 AS TRUSTEE;  
GMACM HOME EQUITY LOAN  
TRUST 2007-HE1 BY BANK OF NEW  
YORK AS TRUSTEE;  
GMACM HOME EQUITY LOAN  
TRUST 2007-HE2 BY BANK OF NEW  
YORK AS TRUSTEE;  
GMACM HOME EQUITY LOAN  
TRUST 2007-HE3 BY BANK OF NEW  
YORK AS TRUSTEE;  
HOME EQUITY LOAN TRUST 2007-84  
FRE1 BY BANK OF NEW YORK AS  
TRUSTEE;



1 NATIONSTAR HOME EQUITY LOAN  
2 TRUST 2007-A BY BANK OF NEW  
3 YORK AS TRUSTEE;  
4 NATIONSTAR HOME EQUITY LOAN  
5 TRUST 2007 -B BY BANK OF NEW  
6 YORK AS TRUSTEE;  
7 NATIONSTAR HOME EQUITY LOAN  
8 TRUST 2007-D BY BANK OF NEW  
9 YORK AS TRUSTEE;  
10 WASHINGTON MUTUAL ASSET  
11 BACKED CERTS. WMALT SERIES  
12 2007-1BY CITIBANK AS TRUSTEE;  
13 CDMC MORTGAGE PASS-THROUGH  
14 CERTS. 2004-1 BY CITIBANK AS  
15 TRUSTEE;  
16 CDMC MORTGAGE PASS-THROUGH  
17 CERTS. 2004-2 BY CITIBANK AS  
18 TRUSTEE;  
19 CDMC MORTGAGE PASS-THROUGH  
20 CERTS 2004-3 BY CITIBANK AS  
21 TRUSTEE;  
22 CDMC MORTGAGE PASS-THROUGH  
23 CERTS. 2004-4 BY CITIBANK AS  
24 TRUSTEE;  
25 CDMC MORTGAGE PASS-THROUGH  
26 CERTS 2004-5 BY CITIBANK AS  
27 TRUSTEE;  
28 STRUCTURED ASSEST MORTGAGE  
INVESTMENTS II, INC. 2004-23XS BY  
CITIBANK AS TRUSTEE;  
WAMU MORTGAGE PASS-THRU  
CERTIFICATES 2004-AR11 BY  
CITIBANK AS TRUSTEE;  
WAMU MORT AGE PASS-THROUGH  
CERTIFICATES 2004-AR9 BY  
CITIBANK AS TRUSTEE;  
WAMU MORTGAGE PASS-THROUGH

1 CERTIFICATES 2004-CB1 BY  
2 CITIBANK AS TRUSTEE;  
3 WAMU MORTGAGE PASS-THROUGH  
4 CERTIFICATES 2004-CB2 BY  
5 CITIBANK AS TRUSTEE;  
6 WAMU MORTGAGE PASS-THROUGH  
7 CERTIFICATES 2004-CB3 BY  
8 CITIBANK AS TRUSTEE;  
9 WAMU MORTGAGE PASS-THROUGH  
10 CERTIFICATES 2004-RS1 BY  
11 CITIBANK AS TRUSTEE;  
12 WAMUMORTGAGEPASS-THROUGH  
13 CERTIFICATES 2004.-RS2 BY  
14 CITIBANK AS TRUSTEE;  
15 WAMU MORTGAGE PASS-THRU  
16 CERTIFICATES 2004-S1 BY CITIBANK  
17 AS TRUSTEE;  
18 BEAR STEARNS ASSET BACKED  
19 SECURITIES I TRUST 2005-CL1 BY  
20 CITIBANK AS TRUSTEE;  
21 CDMC MORTGAGE PASS-THROUGH  
22 CERTS. 2005-1 BY CITIBANK AS  
23 TRUSTEE;  
24 LEHMAN XS TRUST 2005-6 BY  
25 CITIBANK AS TRUSTEE;  
26 PHHMC 2005-2 BY CITIBANK AS  
27 TRUSTEE;  
28 PHHMC 2005-3 BY CITIBANK AS  
TRUSTEE;  
PHHMC 2005-4 BY CITIBANK AS  
TRUSTEE;  
PHHMC 2005-5 BY CITIBANK AS  
TRUSTEE;  
PHHMC 2005-6 BY CITIBANK AS  
TRUSTEE;  
SACO I TRUST 2005-10 BY CITIBANK  
AS TRUSTEE;  
SACO I TRUST 2005-5 BY CITIBANK  
AS TRUSTEE;  
SACO I TRUST 2005-8 BY CITIBANK

1 AS TRUSTEE;  
2 SACO I TRUST 2005-GP1 BY  
3 CITIBANK AS TRUSTEE;  
4 STRUCTURED ADIDSTABLE RATE  
5 MORTGAGE LOAN TRUST 2005-3XS  
6 BY CITIBANK AS TRUSTEE;  
7 AMERICAN HOME MORTGAGE  
8 ASSETS TRUST 2006-3 BY CITIBANK  
9 AS TRUSTEE;  
10 AMERICAN HOME MORTGAGE  
11 ASSETS TRUST 2006-4 BY CITIBANK  
12 AS TRUSTEE;  
13 BEAR STEARNS ALT-A (BALTA)  
14 MORTGAGE PASS-THROUGH TRUST  
15 2006-4 BY CITIBANK AS TRUSTEE;  
16 BEAR STEARNS ALT-A (BALTA)  
17 MORTGAGE PASS-THROUGH TRUST  
18 2006-5 BY CITIBANK AS TRUSTEE;  
19 BEAR STEARNS ALT-A (BALTA)  
20 MORTGAGE PASS-THROUGH TRUST  
21 2006-6 BY CITIBANK AS TRUSTEE;  
22 BEAR STEARNS ALT-A (BALTA)  
23 MORTGAGE PASS-THROUGH TRUST  
24 2006-7 BY CITIBANK AS TRUSTEE;  
25 BEAR STEARNS ALT-A (BALTA)  
26 MORTGAGE PASS-THROUGH TRUST  
27 2006-8 BY CITIBANK AS TRUSTEE;  
28 BEAR STEARNS ARM TRUST 2006-4  
BY CITIBANK AS TRUSTEE;  
BEARSTEARNSASSESBACKED  
SECURITIES I TRUST 2006-HE3 BY  
CITIBANK AS TRUSTEE;  
BEAR STEARNS ASSES BACKED  
SECURITIES I TRUST 2006-4 BY  
CITIBANK AS TRUSTEE;  
GSR MORTGAGE LOAN AND TRUST  
2006AR2 BY CITIBANK AS TRUSTEE;  
LEHAMN SX TRUST 2006-1 BY  
CITIBANK AS TRUSTEE;  
LEHMAN XS TRUST 2006-13 BY

1 CITIBANK AS TRUSTEE;  
2 LEHMAN XS TRUST 2006-17 BY  
3 CITIBANK AS TRUSTEE;  
4 LEHMAN XS TRUST 2006-5 BY  
5 CITIBANK AS TRUSTEE;  
6 LEHMAN XS TRUST 2006-7 BY  
7 CITIBANK AS TRUSTEE;  
8 LEHMAN XS TRUST 2006-9 BY  
9 CITIBANK AS TRUSTEE;  
10 MERRILL LYNCH MORTGAGE  
11 INVESTOR TRUST 2006-HE5 BY  
12 CITIBANK AS TRUSTEE;  
13 MERRILL LYNCH MORTGAGE  
14 INVESTORS TRUST 2006-SL2 BY  
15 CITIBANK AS TRUSTEE;  
16 PHHMC 2006-1 BY CITIBANK AS  
17 TRUSTEE;  
18 PHHMC 2006-2 BY CITIBANK AS  
19 TRUSTEE;  
20 PHHMC 2006-3 BY CITIBANK AS  
21 TRUSTEE;  
22 PHHMC 2006-4 BY CITIBANK AS  
23 TRUSTEE;  
24 SACO I TRUST 2006-1 BY CITIBANK  
25 AS TRUSTEE;  
26 SACO I TRUST 2006-10 BY CITIBANK  
27 AS TRUSTEE;  
28 SACO I TRUST 2006-10 BY CITIBANK  
AS TRUSTEE;  
SACO I TRUST 2006-12 BY CITIBANK  
AS TRUSTEE;  
SACO I TRUST 2006-2 BY CITIBANK  
AS TRUSTEE;  
SACO I TRUST 2006-5 BY CITIBANK  
AS TRUSTEE;  
SACO I TRUST 2006-6 BY CITIBANK  
AS TRUSTEE;  
SACO I TRUST 2006-7 BY CITIBANK  
AS TRUSTEE;  
SACO I TRUST 2006-8 BY CITIBANK

1 AS TRUSTEE;  
2 SACO I TRUST 2006-9 BY CITIBANK  
3 AS TRUSTEE;  
4 BEAR STEARNS ALT-A TRUST 2007-1  
5 BY CITIBANK AS TRUSTEE;  
6 BEAR STEARTNS ALT-A TRUST 2007-  
7 2 BY CITIBANK AS TRUSTEE;  
8 BEAR STEARNS ALT-A TRUST 2007-3  
9 BY CITIBANK AS TRUSTEE;  
10 BEAR STEARNS ALT-A TRUST II  
11 2007-1 BY CITIBANK AS TRUSTEE;  
12 BEAR STEARNS ARM TRUST 2007-1  
13 BY CITIBANK AS TRUSTEE;  
14 BEAR STEARNS ARM TRUST 2007-2  
15 BY CITIBANK AS TRUSTEE;  
16 BEAR STEARNS ARM TRUST 2007-4  
17 BY CITIBANK AS TRUSTEE;  
18 BEAR STEARNS ASSET-BACKED  
19 SECURITIES I TRUST 2007-SD1 BY  
20 CITIBANK AS TRUSTEE;  
21 BEAR STEARNS ASSET-BACKED  
22 SECURITIES I TRUST 2007-SD2 BY  
23 CITIBANK AS TRUSTEE;  
24 BEAR STEARNS ASSET-BACKED  
25 SECURITIES I TRUST 2007-SD3 BY  
26 CITIBANK AS TRUSTEE;  
27 BEAR STEARNS SECOND LIEN  
TRUST 2007-1 BY CITIBANK AS  
TRUSTEE;  
GREENPOINT MORTGAGE FUNDING  
TRUST 2007-HE1 BY CITIBANK AS  
TRUSTEE;  
GSAA HOME EQUITY TRUST 2007-10  
BY CITIBANK AS TRUSTEE;  
GSAA HOME EQUITY TRUST 2007-8  
BY CITIBANK AS TRUSTEE;  
GSAA HOME EQUITY TRUST 2007-9  
BY CITIBANK AS TRUSTEE;  
LEHMAN XS TRSUT 2007-11 BY CITI  
BANK AS TRUSTEE;

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*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 MERRILL LYNCH MORTGAGE  
2 INVESTORS TRUST 2007-SL1 BY CITI  
3 BANK AS TRUSTEE;  
4 MERRILL LYNCH MORTGAGE  
5 INVESTORS TRUST SERIES 2007-HE2  
6 BY CITIBANK AS TRUSTEE;  
7 PHHMC SERIES 2007-1 TRUST BY  
8 CITIBANK AS TRUSTEE;  
9 PHHMC SERIES 2007-2 TRUST BY  
10 CITIBANK AS TRUSTEE;  
11 PHHMC SERIES 2007-3 TRUST BY  
12 CITIBANK AS TRUSTEE;  
13 PHHMC SERIES 2007-4 TRUST BY  
14 CITIBANK AS TRUSTEE;  
15 PHHMC SERIES 2007-5 TRUST BY  
16 CITIBANK AS TRUSTEE;  
17 PHHMC SERIES 2007-6 TRUST BY  
18 CITIBANK AS TRUSTEE;  
19 SACO I TRUST 2007-1 BY CITIBANK  
20 AS TRUSTEE;  
21 SACO I TRUST 2007-2 BY CITIBANK  
22 AS TRUSTEE;  
23 STRUCTURED ASSETS MORTGAGE  
24 INVESTMENTS II TRUST 2007-AR1  
25 BY CITIBANK AS TRUSTEE;  
26 STRUCTURED ASSETS MORTGAGE  
27 INVESTMENTS II TRUST 2007-ARS  
28 BYCITIBANK AS TRUSTEE;  
STRUCTURED ASSETS MORTGAGE  
INVESTMENTS II TRUST 2007-AR6  
BYCITIBANK AS TRUSTEE;  
STRUCTURED ASSETS MORTGAGE  
INVESTMENTS II TRUST 2007-AR7  
BYCITIBANK AS TRUSTEE;  
WAMU ASSET-BACKED CERTS.  
SERIES2007-HE2 BY CITIBANK AS  
TRUSTEE;  
WAMU ASSET-BACKED CERTS.  
SERIES 2007-HE3 BY CITIBANK AS  
TRUSTEE;

1 WAMU ASSET-BACKED CERTS.  
2 SERIES 2007-HE4 BY DEUTSCHE  
3 BANK NATIONAL TRUST COMPANY  
4 AS TRUSTEE;  
5 AAMES MORTGAGE INVESTMENT  
6 TRUST 2004-1 BY DEUTSCHE BANK  
7 NATIONAL TRUST COMPANY AS  
8 TRUSTEE;  
9 ABFC ASSET-BACKED  
10 CERTIFICATES, SERIES 2004-HE1 BY  
11 DEUTSCHE BANK NATIONAL TRUST  
12 COMPANY AS TRUSTEE;  
13 ACCREDITED HOME LENDERS, INC.  
14 MORTGAGE LOAN TRUST 2004-1 BY  
15 DEUTSCHE BANK NATIONAL TRUST  
16 COMPANY AS TRUSTEE;  
17 ACCREDITED MORTGAGE LOAN  
18 TRUST 2004-3 BY DEUTSCHE BANK  
19 NATIONAL TRUST COMPANY AS  
20 TRUSTEE;  
21 ACCREDITED MORTGAGE LOAN  
22 TRUST 2004-4 BY DEUTSCHE BANK  
23 NATIONAL TRUST COMPANY AS  
24 TRUSTEE;  
25 AMERIQUEST MORTGAGE  
26 SECURITIES INC. 2004-R7 BY  
27 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
AMERIQUEST MORTGAGE  
SECURITIES INC. 2004-R8 BY  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
AMERIQUEST MORTGAGE  
SECURITIES INC. 2004-R9 BY  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
AMERIQUEST MORTGAGE  
SECURITIES TRUST 2004-FRI BY  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;



1 AMERIQUEST MORTGAGE  
2 SECURITIES TRUST 2004-IAI BY  
3 DEUTSCHE BANK NATIONAL TRUST  
4 COMPANY AS TRUSTEE;  
5 AMERIQUEST MORTGAGE  
6 SECURITIES TRUST 2004-R1 BY  
7 DEUTSCHE BANK NATIONAL TRUST  
8 COMPANY AS TRUSTEE;  
9 AMERIQUEST MORTGAGE  
10 SECURITIES TRUST 2004-R3 BY  
11 DEUTSCHE BANK NATIONAL TRUST  
12 COMPANY AS TRUSTEE;  
13 AMERIQUEST MORTGAGE  
14 SECURITIES TRUST 2004-R4 BY  
15 DEUTSCHE BANK NATIONAL TRUST  
16 COMPANY AS TRUSTEE;  
17 AMERIQUEST MORTGAGE  
18 SECURITIES TRUST 2004-R6 BY  
19 DEUTSCHE BANK NATIONAL TRUST  
20 COMPANY AS TRUSTEE;  
21 AMERIQUEST MORTGAGE  
22 SECURITIES, INC. 2004-R10 BY  
23 DEUTSCHE BANK NATIONAL TRUST  
24 COMPANY AS TRUSTEE;  
25 AMERIQUEST MORTGAGE  
26 SECURITIES, INC. 2004-R11 BY  
27 DEUTSCHE BANK NATIONAL TRUST  
28 COMPANY AS TRUSTEE;  
ARGENT SECURITIES, INC. 2004-PW1  
BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
ARGENT SECURITIES, INC. 2004-W10  
BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
ARGENT SECURITIES, INC. 2004-W2  
BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
ARGENT SECURITIES, INC. 2004-W3  
BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 ARGENT SECURITIES, INC. 2004-W4  
2 BY DEUTSCHE BANK NATIONAL  
3 TRUST COMPANY AS TRUSTEE;  
4 ARGENT SECURITIES, INC. 2004-WS  
5 BY DEUTSCHE BANK NATIONAL  
6 TRUST COMPANY AS TRUSTEE;  
7 ARGENT SECURITIES, INC. 2004-W6  
8 BY DEUTSCHE BANK NATIONAL  
9 TRUST COMPANY AS TRUSTEE;  
10 ARGENT SECURITIES, INC. 2004-W7  
11 BY DEUTSCHE BANK NATIONAL  
12 TRUST COMPANY AS TRUSTEE;  
13 ARGENT SECURITIES, INC. 2004-W8  
14 BY DEUTSCHE BANK NATIONAL  
15 TRUST COMPANY AS TRUSTEE;  
16 ARGENT SECURITIES, INC. 2004-W9  
17 BY DEUTSCHE BANK NATIONAL  
18 TRUST COMPANY AS TRUSTEE;  
19 CARRINGTON MORTGAGE LOAN  
20 TRUST 2004-NC1 BY DEUTSCHE  
21 BANK NATIONAL TRUST COMPANY  
22 AS TRUSTEE;  
23 CITIGROUP MORTGAGE LOAN  
24 TRUST 2004-NC2 BY DEUTSCHE  
25 BANK NATIONAL TRUST COMPANY  
26 AS TRUSTEE;  
27 CITIGROUP MORTGAGE LOAN  
28 TRUST 2004-RES 1 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
DSLA MORTGAGE LOAN TRUST  
2004-AR2 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
DSLA MORTGAGE LOAN TRUST  
2004-24 AR3 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
DSLA MORTGAGE LOAN TRUST  
2004-26 AR4 BY DEUTSCHE BANK

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
2 EQUIFIRST 2004-2 BY DEUTSCHE  
3 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
4 EQUIFIRST 2004-3 BY DEUTSCHE  
5 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
6 FFMLT TRUST 2004-FFH4 BY  
7 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
8 FREMONT HOME LOAN TRUST 2004-  
9 1 BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
10 FREMONT HOME LOAN TRUST 2004-  
11 2 BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
12 FREMONT HOME LOAN TRUST 2004-  
13 4 BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
14 GS MORTGAGE SECURITIES CORP  
15 FFMLT 2004-FF3 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
16 AS TRUSTEE;  
17 GSAA HOME EQUITY TRUST 2004-10  
BY DEUTSCHE BANK NATIONAL  
18 TRUST COMPANY AS TRUSTEE;  
19 GSAA HOME EQUITY TRUST 2004-11  
BY DEUTSCHE BANK NATIONAL  
20 TRUST COMPANY AS TRUSTEE;  
21 GSAA HOME EQUITY TRUST 2004-3  
BY DEUTSCHE BANK NATIONAL  
22 TRUST COMPANY AS TRUSTEE;  
23 GSAA HOME EQUITY TRUST 2004-5  
BY DEUTSCHE BANK NATIONAL  
24 TRUST COMPANY AS TRUSTEE;  
25 GSAA HOME EQUITY TRUST 2004-6  
BY DEUTSCHE BANK NATIONAL  
26 TRUST COMPANY AS TRUSTEE;  
27 GSAA HOME EQUITY TRUST 2004-7

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
2 GSAA HOME EQUITY TRUST 2004-8  
3 BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
4 GSAA HOME EQUITY TRUST 2004-9  
5 BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
6 GSAA HOME EQUITY TRUST 2004-  
7 NC1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
8 TRUSTEE;  
9 GSAMP TRUST 2004-AHL BY  
DEUTSCHE BANK NATIONAL TRUST  
10 COMPANY AS TRUSTEE;  
11 GSAMP TRUST 2004-AR1 BY  
DEUTSCHE BANK NATIONAL TRUST  
12 COMPANY AS TRUSTEE;  
13 GSAMP TRUST 2004-AR2 BY  
DEUTSCHE BANK NATIONAL TRUST  
14 COMPANY AS TRUSTEE;  
15 GSAMP TRUST 2004-HE1 BY  
DEUTSCHE BANK NATIONAL TRUST  
16 COMPANY AS TRUSTEE;  
17 GSAMP TRUST 2004-HE2 BY  
DEUTSCHE BANK NATIONAL TRUST  
18 COMPANY AS TRUSTEE;  
19 GSAMP TRUST 2004-NC1 BY  
DEUTSCHE BANK NATIONAL TRUST  
20 COMPANY AS TRUSTEE;  
21 GSAMP TRUST 2004-NC2 BY  
DEUTSCHE BANK NATIONAL TRUST  
22 COMPANY AS-TRUSTEE;  
23 GSAMP TRUST 2004-0PT BY  
DEUTSCHE BANK NATIONAL TRUST  
24 COMPANY AS TRUSTEE;  
25 GSAMP TRUST 2004-WF BY  
DEUTSCHE BANK NATIONAL TRUST  
26 COMPANY AS TRUSTEE;  
27 HARBOR VIEW MORTGAGE LOAN

1 TRUST 2004-10 BY DEUTSCHE BANK  
2 NATIONAL TRUST COMPANY AS  
3 TRUSTEE;  
4 HARBOR VIEW MORTGAGE LOAN  
5 TRUST 2004-11 BY DEUTSCHE BANK  
6 NATIONAL TRUST COMPANY AS  
7 TRUSTEE;  
8 HARBOR VIEW MORTGAGE LOAN  
9 TRUST 2004-3 BY DEUTSCHE BANK  
10 NATIONAL TRUST COMPANY AS  
11 TRUSTEE;  
12 HARBOR VIEW MORTGAGE LOAN  
13 TRUST 2004-5 BY DEUTSCHE BANK  
14 NATIONAL TRUST COMPANY AS  
15 TRUSTEE;  
16 HARBOR VIEW MORTGAGE LOAN  
17 TRUST 2004-6 BY DEUTSCHE BANK  
18 NATIONAL TRUST COMPANY AS  
19 TRUSTEE;  
20 HARBOR VIEW MORTGAGE LOAN  
21 TRUST 2004-7 BY DEUTSCHE BANK  
22 NATIONAL TRUST COMPANY AS  
23 TRUSTEE;  
24 HARBOR VIEW MORTGAGE LOAN  
25 TRUST 2004-8 BY DEUTSCHE BANK  
26 NATIONAL TRUST COMPANY AS  
27 TRUSTEE;  
28 HOME EQUITY MORTGAGE LOAN  
ASSET-BACKED TRUST SPMD 2004-C  
BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
IMH ASSETS CORP.

1 COLLATERALIZED  
2 ASSET BACKED BONDS 2004-3 BY  
3 DEUTSCHE BANK NATIONAL TRUST  
4 COMPANY AS TRUSTEE;  
5 IMH ASSETS CORP.  
6 COLLATERALIZED  
7 ASSET BACKED BONDS 2004-4 BY  
8 DEUTSCHE BANK NATIONAL TRUST  
9 COMPANY AS TRUSTEE;  
10 IMH ASSETS CORP. IMPAC CMB  
11 TRUST SERIES 2004-1 BY DEUTSCHE  
12 BANK NATIONAL TRUST COMPANY  
13 AS TRUSTEE;  
14 IMH ASSETS CORP. IMPAC CMB  
15 TRUST SERIES 2004-7 BY DEUTSCHE  
16 BANK NATIONAL TRUST COMPANY  
17 AS TRUSTEE;  
18 IMPAC CMB TRUST SERIES 2004-10  
19 BY DEUTSCHE BANK NATIONAL  
20 TRUST COMPANY AS TRUSTEE;  
21 IMP AC CMB TRUST SERIES 2004-5  
22 BY DEUTSCHE BANK NATIONAL  
23 TRUST COMPANY AS TRUSTEE;  
24 IMPAC CMB TRUST SERIES 2004-8  
25 BY DEUTSCHE BANK NATIONAL  
26 TRUST COMPANY AS TRUSTEE;  
27 IMPAC SECURED ASSETS CORP.  
28 TRUST 2004-1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
IMPAC SECURED ASSETS CORP.  
TRUST 2004-2 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
IMP AC SECURED ASSETS CORP.  
TRUST 2004-3 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
INDYMAC ABS INC. HOME EQ  
MORT. LOAN TRUST SPMD 2004-A

1 BY DEUTSCHE BANK NATIONAL  
2 TRUST COMPANY AS TRUSTEE;  
3 INDYMAC ABS INC. HOME EQ  
4 MORT. LOAN TRUST SPMD 2004-B  
5 BY DEUTSCHE BANK NATIONAL  
6 TRUST COMPANY AS TRUSTEE;  
7 INDYMAC HOME EQUITY LOAN  
8 TRUST 2004-2 BY DEUTSCHE BANK  
9 NATIONAL TRUST COMPANY AS  
10 TRUSTEE;  
11 INDYMAC INDX MORTGAGE LOAN  
12 TRUST 2004-ARI BY DEUTSCHE  
13 BANK NATIONAL TRUST COMPANY  
14 AS TRUSTEE;  
15 INDYMAC INDX MORTGAGE LOAN  
16 TRUST 2004-ARII BY DEUTSCHE  
17 BANK NATIONAL TRUST COMPANY  
18 AS TRUSTEE;  
19 INDYMAC INDX MORTGAGE LOAN  
20 TRUST 2004-AR12 BY DEUTSCHE  
21 BANK NATIONAL TRUST COMPANY  
22 AS TRUSTEE;  
23 INDYMAC INDX MORTGAGE LOAN  
24 TRUST 2004-AR14 BY DEUTSCHE  
25 BANK NATIONAL TRUST COMPANY  
26 AS TRUSTEE;  
27 INDYMAC INDX MORTGAGE LOAN  
28 TRUST 2004-AR2 BY DEUTSCHE

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*



1 BANK NATIONAL TRUST COMPANY  
2 AS TRUSTEE;  
3 INDYMAC INDX MORTGAGE LOAN  
4 TRUST 2004-AR3 BY DEUTSCHE  
5 BANK NATIONAL TRUST COMPANY  
6 AS TRUSTEE;  
7 INDYMAC INDX MORTGAGE LOAN  
8 TRUST 2004-AR4 BY DEUTSCHE  
9 BANK NATIONAL TRUST COMPANY  
10 AS TRUSTEE;  
11 INDYMAC INDX MORTGAGE LOAN  
12 TRUST 2004-AR5 BY DEUTSCHE  
13 BANK NATIONAL TRUST COMPANY  
14 AS TRUSTEE;  
15 INDYMAC INDX MORTGAGE LOAN  
16 TRUST 2004-AR6 BY DEUTSCHE  
17 BANK NATIONAL TRUST COMPANY  
18 AS TRUSTEE;  
19 INDYMAC INDX MORTGAGE LOAN  
20 TRUST 2004-AR7 BY DEUTSCHE  
21 BANK NATIONAL TRUST COMPANY  
22 AS TRUSTEE;  
23 INDYMAC INDX MORTGAGE LOAN  
24 TRUST 2004-AR8 BY DEUTSCHE  
25 BANK NATIONAL TRUST COMPANY  
26 AS TRUSTEE;  
27 INDYMAC MBS, INC. RESIDENTIAL  
28 ASSET SECURITIZATION TRUST  
2004-A10 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
INDYMAC MBS, INC. RESIDENTIAL  
ASSET SECURITIZATION TRUST 2004  
A2 BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
INDYMAC MBS, INC. RESIDENTIAL

1 ASSET SECURITIZATION TRUST  
2 2004-A7 BY DEUTSCHE BANK  
3 NATIONAL TRUST COMPANY AS  
4 TRUSTEE;  
5 INDYMAC MBS, INC. RESIDENTIAL  
6 ASSET SECURITIZATION TRUST 2004  
7 A9 BY DEUTSCHE BANK NATIONAL  
8 TRUST COMPANY AS TRUSTEE;  
9 INDYMAC MBS, INC. RESIDENTIAL  
10 ASSET SECURITIZATION TRUST 2004  
11 R1 BY DEUTSCHE BANK NATIONAL  
12 TRUST COMPANY AS TRUSTEE;  
13 INDYMAC RESIDENTIAL ASSET  
14 SECURITIZATION TRUST 2004-A4 BY  
15 DEUTSCHE BANK NATIONAL TRUST  
16 COMPANY AS TRUSTEE;  
17 INDYMAC RESIDENTIAL ASSET  
18 SECURITIZATION TRUST 2004-AS BY  
19 DEUTSCHE BANK NATIONAL TRUST  
20 COMPANY AS TRUSTEE;  
21 INDYMAC RESIDENTIAL ASSET  
22 SECURITIZATION TRUST 2004-A6 BY  
23 DEUTSCHE BANK NATIONAL TRUST  
24 COMPANY AS TRUSTEE;  
25 INDYMAC RESIDENTIAL ASSET  
26 SECURITIZATION TRUST 2004-A7 BY  
27 DEUTSCHE BANK NATIONAL  
TRUST

1 COMPANY AS TRUSTEE;  
2 INDYMAC RESIDENTIAL ASSET  
3 SECURITIZATION TRUST 2004-R2 BY  
4 DEUTSCHE BANK NATIONAL TRUST  
5 COMPANY AS TRUSTEE;  
6 LEHMANABS CORP. INDYMAC  
7 HOME EQUITY LOAN TRUST 2004-1  
8 BY DEUTSCHE BANK NATIONAL  
9 TRUST COMPANY AS TRUSTEE;  
10 LEHMAN HOME EQUITY LOAN  
11 TRUSTS 2004-3 BY DEUTSCHE BANK  
12 NATIONAL TRUST COMPANY AS  
13 TRUSTEE;  
14 LONG BEACH MORTGAGE LOAN  
15 TRUST 2004-2 BY DEUTSCHE BANK  
16 NATIONAL TRUST COMPANY AS  
17 TRUSTEE;  
18 LONG BEACH MORTGAGE LOAN  
19 TRUST 2004-3 BY DEUTSCHE BANK  
20 NATIONAL TRUST COMPANY AS  
21 TRUSTEE;  
22 LONG BEACH MORTGAGE LOAN  
23 TRUST 2004-4 BY DEUTSCHE BANK  
24 NATIONAL TRUST COMPANY AS  
25 TRUSTEE;  
26 LONG BEACH MORTGAGE LOAN  
27 TRUST 2004-5 BY DEUTSCHE BANK  
28 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
LONG BEACH MORTGAGE LOAN  
TRUST 2004-6 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
LONG BEACH SECURITIES CORP.  
ASSET-BACKED CERTS. 2004-1 BY  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
LONG BEACH SECURITIES CORP.  
ASSET-BACKED CERTS. 2004-A BY  
DEUTSCHE BANK NATIONAL TRUST

1 COMPANY AS TRUSTEE;  
2 MERIT AGE MORTGAGE LOAN  
3 TRUST 2004-1 BY DEUTSCHE BANK  
4 NATIONAL TRUST COMPANY AS  
5 TRUSTEE;  
6 MERIT AGE MORTGAGE LOAN  
7 TRUST 2004-2 BY DEUTSCHE BANK  
8 NATIONAL TRUST COMPANY AS  
9 TRUSTEE;  
10 MERRILL LYNCH MORTGAGE  
11 INVESTORS TRUST 2004-HE1 BY  
12 DEUTSCHE BANK NATIONAL TRUST  
13 COMPANY AS TRUSTEE;  
14 MERRILL LYNCH MORTGAGE  
15 INVESTORS TRUST 2004-HE2 BY  
16 DEUTSCHE BANK NATIONAL TRUST  
17 COMPANY AS TRUSTEE;  
18 MERRILL LYNCH MORTGAGE  
19 INVESTORS TRUST 2004-MKBI BY  
20 DEUTSCHE BANK NATIONAL TRUST  
21 COMPANY AS TRUSTEE;  
22 MERRILL LYNCH MORTGAGE  
23 INVESTORS TRUST 2004-OPTI BY  
24 DEUTSCHE BANK NATIONAL TRUST  
25 COMPANY AS TRUSTEE;  
26 MERRILL LYNCH MORTGAGE  
27 INVESTORS TRUST 2004-SLI BY  
28 DEUTSCHE BANK NATIONAL TRUST  
29 DEUTSCHE BANK NATIONAL TRUST  
30 COMPANY AS TRUSTEE;  
31 MERRILL LYNCH MORTGAGE  
32 INVESTORS TRUST 2004-SL2 BY  
33 DEUTSCHE BANK NATIONAL TRUST  
34 COMPANY AS TRUSTEE;  
35 MERRILL LYNCH MORTGAGE  
36 INVESTORS TRUST 2004-SL3 BY  
37 DEUTSCHE BANK NATIONAL TRUST  
38 COMPANY AS TRUSTEE;  
39 MERRILL LYNCH MORTGAGE  
40 INVESTORS TRUST 2004-WMC2 BY  
41 DEUTSCHE BANK NATIONAL TRUST  
42 COMPANY AS TRUSTEE;  
43 MERRILL LYNCH MORTGAGE  
44 INVESTORS TRUST 2004-WMC3 BY  
45 DEUTSCHE BANK NATIONAL TRUST

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*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 COMPANY AS TRUSTEE;  
2 MERRILL LYNCH MORTGAGE  
3 INVESTORS TRUST 2004-WMC4 BY  
4 DEUTSCHE BANK NATIONAL TRUST  
5 COMPANY AS TRUSTEE;  
6 MORGAN STANLEY ABS CAP. I INC.  
7 IXIS MORTGAGE CAP. TRUST 2004-  
8 HE4 BY DEUTSCHE BANK  
9 NATIONAL TRUST COMPANY AS  
10 TRUSTEE;  
11 MORGAN STANLEY ABS CAPITAL 1,  
12 INC. CDC MORT. CAP TRUST 2004-  
13 HE1 BY DEUTSCHE BANK  
14 NATIONAL TRUST COMPANY AS  
15 TRUSTEE;  
16 MORGAN STANLEY ABS CAPITAL 1,  
17 INC. CDC MORT. CAP TRUST 2004-  
18 HE2 BY DEUTSCHE BANK  
19 NATIONAL TRUST COMPANY AS  
20 TRUSTEE;  
21 MORGAN STANLEY ABS CAPITAL 1,  
22 INC. TRUST 2004-HE1 BY DEUTSCHE  
23 BANK NATIONAL TRUST COMPANY  
24 AS TRUSTEE;  
25 MORGAN STANLEY ABS CAPITAL 1,  
26 INC. TRUST 2004-HE2 BY DEUTSCHE  
27 BANK NATIONAL TRUST COMPANY  
28 AS TRUSTEE;  
29 MORGAN STANLEY ABS CAPITAL 1,  
30 INC. TRUST 2004-HE3 BY DEUTSCHE  
31 BANK NATIONAL TRUST COMPANY  
32 AS TRUSTEE;  
33 MORGAN STANLEY ABS CAPITAL 1,  
34 INC. TRUST 2004-HE4 BY DEUTSCHE  
35 BANK NATIONAL TRUST COMPANY

1 AS TRUSTEE;  
2 MORGAN STANLEY ABS CAPITAL 1,  
3 INC. TRUST 2004-HES BY DEUTSCHE  
4 BANK NATIONAL TRUST COMPANY  
5 AS TRUSTEE;  
6 MORGAN STANLEY ABS CAPITAL 1,  
7 INC. TRUST 2004-HE6 BY DEUTSCHE  
8 BANK NATIONAL TRUST COMPANY  
9 AS TRUSTEE;  
10 MORGAN STANLEY ABS CAPITAL 1,  
11 INC. TRUST 2004-HE7 BY DEUTSCHE  
12 BANK NATIONAL TRUST COMPANY  
13 AS TRUSTEE;  
14 MORGAN STANLEY ABS CAPITAL 1,  
15 INC. TRUST 2004-HE8 BY DEUTSCHE  
16 BANK NATIONAL TRUST COMPANY  
17 AS TRUSTEE;  
18 MORGAN STANLEY ABS CAPITAL 1,  
19 INC. TRUST 2004-HE9 BY DEUTSCHE  
20 BANK NATIONAL TRUST COMPANY  
21 AS TRUSTEE;  
22 MORGAN STANLEY ABS CAPITAL 1,  
23 INC. TRUST 2004-NC1 BY DEUTSCHE  
24 BANK NATIONAL TRUST COMPANY  
25 AS TRUSTEE;  
26 MORGAN STANLEY ABS CAPITAL 1,  
27 INC. TRUST 2004-NC2 BY DEUTSCHE  
28 BANK NATIONAL TRUST COMPANY

1 AS TRUSTEE;  
2 MORGAN STANLEY ABS CAPITAL 1,  
3 INC. TRUST 2004-NC6 BY DEUTSCHE  
4 BANK NATIONAL TRUST COMPANY  
5 AS TRUSTEE;  
6 MORGAN STANLEY ABS CAPITAL 1,  
7 INC. TRUST 2004-NC7 BY DEUTSCHE  
8 BANK NATIONAL TRUST COMPANY  
9 AS TRUSTEE;  
10 MORGAN STANLEY ABS CAPITAL 1,  
11 INC. TRUST 2004-NCS BY DEUTSCHE  
12 BANK NATIONAL TRUST COMPANY  
13 AS TRUSTEE;  
14 MORGAN STANLEY ABS CAPITAL 1,  
15 INC. TRUST 2004-SD1 BY DEUTSCHE  
16 BANK NATIONAL TRUST COMPANY  
17 AS TRUSTEE;  
18 MORGAN STANLEY ABS CAPITAL 1,  
19 INC. TRUST 2004-SD2 BY DEUTSCHE  
20 BANK NATIONAL TRUST COMPANY  
21 AS TRUSTEE;  
22 MORGAN STANLEY ABS CAPITAL 1,  
23 INC. TRUST 2004-WMC1 BY  
24 DEUTSCHE BANK NATIONAL TRUST  
25 COMPANY AS TRUSTEE;  
26 MORGAN STANLEY ABS CAPITAL 1,  
27 INC. TRUST 2004-WMC2 BY  
28 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
MORGAN STANLEY ABS CAPITAL 1,  
INC. TRUST 2004-WMC3 BY  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
MORGAN STANLEY MORTGAGE  
LOAN TRUST 2004-1 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
MORGAN STANLEY MORTGAGE  
LOAN TRUST 2004-11AR BY  
DEUTSCHE BANK NATIONAL TRUST



1 COMPANY AS TRUSTEE;  
2 MORGAN STANLEY MORTGAGE  
3 LOAN TRUST 2004-3 BY DEUTSCHE  
4 BANK NATIONAL TRUST COMPANY  
5 AS TRUSTEE;  
6 MORGAN STANLEY MORTGAGE  
7 LOAN TRUST 2004-4 BY DEUTSCHE  
8 BANK NATIONAL TRUST COMPANY  
9 AS TRUSTEE;.  
10 MORGAN STANLEY MORTGAGE  
11 LOAN TRUST 2004-SAR BY  
12 DEUTSCHE BANK NATIONAL TRUST  
13 COMPANY AS TRUSTEE;  
14 MORGAN STANLEY MORTGAGE  
15 LOAN TRUST 2004-6AR BY  
16 DEUTSCHE BANK NATIONAL TRUST  
17 COMPANY AS TRUSTEE;  
18 MORGAN STANLEY MORTGAGE  
19 LOAN TRUST 2004-7 AR BY  
20 DEUTSCHE BANK NATIONAL TRUST  
21 COMPANY AS TRUSTEE;  
22 MORGAN STANLEY MORTGAGE  
23 LOAN TRUST 2004-8AR BY  
24 DEUTSCHE BANK NATIONAL TRUST  
25 COMPANY AS TRUSTEE;  
26 MORGAN STANLEY MORTGAGE  
27 LOAN TRUST 2004-9 BY DEUTSCHE  
28 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
NEW CENTURY HOME EQUITY  
LOAN RUST 2004-1 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
NEW CENTURY HOME EQUITY  
LOAN TRUST 2004-2 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
NEW CENTURY HOME EQUITY  
LOAN TRUST 2004-3 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY

1 AS TRUSTEE;  
2 NEW CENTURY HOME EQUITY  
3 LOAN TRUST 2004-4 BY DEUTSCHE  
4 BANK NATIONAL TRUST COMPANY  
5 AS TRUSTEE;  
6 NEW CENTURY HOME EQUITY  
7 LOAN TRUST 2004-A BY DEUTSCHE  
8 BANK NATIONAL TRUST COMPANY  
9 AS TRUSTEE;  
10 RALI 2004 QA1 BY DEUTSCHE BANK  
11 NATIONAL TRUST COMPANY AS  
12 TRUSTEE;  
13 RALI 2004 QA2 BY DEUTSCHE BANK  
14 NATIONAL TRUST COMPANY AS  
15 TRUSTEE;  
16 ALI 2004 QA3 BY DEUTSCHE BANK  
17 NATIONAL TRUST COMPANY AS  
18 TRUSTEE;  
19 RALI 2004 QA4 BY DEUTSCHE BANK  
20 NATIONAL TRUST COMPANY AS  
21 TRUSTEE;  
22 RALI 2004 QA5 BY DEUTSCHE BANK  
23 NATIONAL TRUST COMPANY AS  
24 TRUSTEE;  
25 RALI 2004 QA6 BY DEUTSCHE BANK  
26 NATIONAL TRUST COMPANY AS  
27 TRUSTEE;  
28 RALI 2004 QR1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
RALI 2004 QS 1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
RALI 2004 QS 11 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
RALI 2004 QS 12 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
RALI 2004 QS13 BY DEUTSCHE

1 BANK NATIONAL TRUST COMPANY  
2 AS TRUSTEE;  
3 RALI 2004 QS14 BY DEUTSCHE  
4 BANK NATIONAL TRUST COMPANY  
5 AS TRUSTEE;  
6 RALI 2004 QS15 BY DEUTSCHE  
7 BANK NATIONAL TRUST COMPANY  
8 AS TRUSTEE;  
9 RALI 2004 QS2 BY DEUTSCHE BANK  
10 NATIONAL TRUST COMPANY AS  
11 TRUSTEE;  
12 RALI 2004 QS3 BY DEUTSCHE BANK  
13 NATIONAL TRUST COMPANY AS  
14 TRUSTEE;  
15 RALI 2004 QS4 BY DEUTSCHE BANK  
16 NATIONAL TRUST COMPANY AS  
17 TRUSTEE;  
18 RALI 2004 QS5 BY DEUTSCHE BANK  
19 NATIONAL TRUST COMPANY AS  
20 TRUSTEE;  
21 RALI 2004 QS6 BY DEUTSCHE BANK  
22 NATIONAL TRUST COMPANY AS  
23 TRUSTEE;  
24 RALI 2004 QS7 BY DEUTSCHE BANK  
25 NATIONAL TRUST COMPANY AS  
26 TRUSTEE;  
27 RALI 2004 QS8 BY DEUTSCHE BANK  
28 NATIONAL TRUST COMPANY AS  
29 TRUSTEE;  
30 RALI 2004 QS9 BY DEUTSCHE BANK  
31 NATIONAL TRUST COMPANY AS  
32 TRUSTEE;  
33 RALI 2004 QS 10 BY DEUTSCHE  
34 BANK NATIONAL TRUST COMPANY  
35 AS TRUSTEE;  
36 RAMP 2004 SL1 BY DEUTSCHE BANK  
37 NATIONAL TRUST COMPANY AS  
38 TRUSTEE;  
39 RAMP 2004 SL2 BY DEUTSCHE BANK  
40 NATIONAL TRUST COMPANY AS

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 TRUSTEE;  
2 RAMP 2004-SL3 BY DEUTSCHE BANK  
3 NATIONAL TRUST COMPANY AS  
4 TRUSTEE;  
5 RAMP 2004-SL4 BY DEUTSCHE BANK  
6 NATIONAL TRUST COMPANY AS  
7 TRUSTEE;  
8 RESIDENTIAL ASSET  
9 SECURITIZATION TRUST 2004-A1 BY  
10 DEUTSCHE BANK NATIONAL TRUST  
11 COMPANY AS TRUSTEE;  
12 RESIDENTIAL ASSET  
13 SECURITIZATION TRUST 2004-A1S  
14 BY DEUTSCHE BANK NATIONAL  
15 TRUST COMPANY AS TRUSTEE;  
16 RESIDENTIAL ASSET  
17 SECURITIZATION TRUST 2004-A3 BY  
18 DEUTSCHE BANK NATIONAL TRUST  
19 COMPANY AS TRUSTEE;  
20 SAXON ASSET SECURITIES TRUST  
21 2004-1 BY DEUTSCHE BANK  
22 NATIONAL TRUST COMPANY AS  
23 TRUSTEE;  
24 SAXON ASSET SECURITIES TRUST  
25 2004-2 BY DEUTSCHE BANK  
26 NATIONAL TRUST COMPANY AS  
27 TRUSTEE;  
28 SECURITIZED ASSET-BACKED  
RECEIVABLES TRUST 2004-NC1 BY  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
SECURITIZED ASSET-BACKED  
RECEIVABLES TRUST 2004-NC2 BY  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
SECURITIZED ASSET-BACKED

1 RECEIVABLES TRUST 2004-NC3 BY  
2 DEUTSCHE BANK NATIONAL TRUST  
3 COMPANY AS TRUSTEE;  
4 SOUNDVIEW HOME LOAN TRUST  
5 2004-1 BY DEUTSCHE BANK  
6 NATIONAL TRUST COMPANY AS  
7 TRUSTEE;  
8 SOUND VIEW HOME LOAN TRUST  
9 2004-WMC1 BY DEUTSCHE BANK  
10 NATIONAL TRUST COMPANY AS  
11 TRUSTEE;  
12 THORNBURG MORTGAGE  
13 SECURITIES TRUST 2004-1 BY  
14 DEUTSCHE BANK NATIONAL TRUST  
15 COMPANY AS TRUSTEE;  
16 THORNBURG MORTGAGE  
17 SECURITIES TRUST 2004-2 BY  
18 DEUTSCHE BANK NATIONAL TRUST  
19 COMPANY AS TRUSTEE;  
20 THORNBURG MORTGAGE  
21 SECURITIES TRUST-2004-4 BY  
22 DEUTSCHE BANK NATIONAL TRUST  
23 COMPANY AS TRUSTEE;  
24 WAMU MORTGAGE PASS-THROUGH  
25 CERTIFICATES 2004-AR1 BY  
26 DEUTSCHE BANK NATIONAL TRUST  
27 COMPANY AS TRUSTEE;

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 WAMU MORTGAGE PASS-THROUGH  
2 CERTIFICATES 2004-AR12 BY  
3 DEUTSCHE BANK NATIONAL TRUST  
4 COMPANY AS TRUSTEE;  
5 WAMU MORTGAGE PASS-THROUGH  
6 CERTIFICATES 2004-AR13 BY  
7 DEUTSCHE BANK NATIONAL TRUST  
8 COMPANY AS TRUSTEE;  
9 WAMU MORTGAGE PASS-THROUGH  
10 CERTIFICATES 2004-AR2 BY  
11 DEUTSCHE BANK NATIONAL TRUST  
12 COMPANY AS TRUSTEE;  
13 WAMU MORTGAGE PASS-THROUGH  
14 CERTIFICATES 2004-AR3 BY  
15 DEUTSCHE BANK NATIONAL TRUST  
16 COMPANY AS TRUSTEE;  
17 WAMU MORTGAGE PASS-THROUGH  
18 CERTIFICATES 2004-AR4 BY  
19 DEUTSCHE BANK NATIONAL TRUST  
20 COMPANY AS TRUSTEE;  
21 WAMU MORTGAGE PASS-THROUGH  
22 CERTIFICATES 2004-AR5 BY  
23 DEUTSCHE BANK NATIONAL TRUST  
24 COMPANY AS TRUSTEE;  
25 WAMU MORTGAGE PASS-THROUGH  
26 CERTIFICATES 2004-AR6 BY  
27 DEUTSCHE BANK NATIONAL TRUST  
28 COMPANY AS TRUSTEE;  
AAMES MORTGAGE INVESTMENT  
TRUST 2005-1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;

1 AAMES MORTGAGE INVESTMENT  
2 TRUST 2005-2 BY DEUTSCHE BANK  
3 NATIONAL TRUST COMPANY AS  
4 TRUSTEE;  
5 AAMES MORTGAGE INVESTMENT  
6 TRUST 2005-4 BY DEUTSCHE BANK  
7 NATIONAL TRUST COMPANY AS  
8 TRUSTEE;  
9 ABFC ASSET-BACKED  
10 CERTIFICATES, SERIES 2005-AQ1 BY  
11 DEUTSCHE BANK NATIONAL TRUST  
12 COMPANY AS TRUSTEE;  
13 ABFC ASSET-BACKED  
14 CERTIFICATES,  
15 SERIES 2005-WF1 BY DEUTSCHE  
16 BANK NATIONAL TRUST COMPANY  
17 AS TRUSTEE;  
18 ACCREDITED MORTGAGE LOAN  
19 TRUST 2005-1 BY DEUTSCHE BANK  
20 NATIONAL TRUST COMPANY AS  
21 TRUSTEE;  
22 ACCREDITED MORTGAGE LOAN  
23 TRUST 2005-2 BY DEUTSCHE BANK  
24 NATIONAL TRUST COMPANY AS  
25 TRUSTEE;  
26 ACCREDITED MORTGAGE LOAN  
27 TRUST 2005-4 BY DEUTSCHE BANK  
28 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
AMERICAN HOME MORTGAGE  
ASSETS TRUST 2005-1 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
AMERICAN HOME MORTGAGE  
ASSETS TRUST 2005-2 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
AMERICAN HOME MORTGAGE  
INVESTMENT TRUST 2005-1 BY  
DEUTSCHE BANK NATIONAL TRUST



1 COMPANY AS TRUSTEE;  
2 AMERICAN HOME MORTGAGE  
3 INVESTMENT TRUST 2005-2 BY  
4 DEUTSCHE BANK NATIONAL TRUST  
5 COMPANY AS TRUSTEE;  
6 AMERICAN HOME MORTGAGE  
7 INVESTMENT TRUST 2005-3 BY  
8 DEUTSCHE BANK NATIONAL TRUST  
9 COMPANY AS TRUSTEE;  
10 AMERIQUEST MORTGAGE  
11 SECURITIES INC. 2005-R7 BY  
12 DEUTSCHE BANK NATIONAL TRUST  
13 COMPANY AS TRUSTEE;  
14 AMERIQUEST MORTGAGE  
15 SECURITIES INC. 2005-R8 BY  
16 DEUTSCHE BANK NATIONAL TRUST  
17 COMPANY AS TRUSTEE;  
18 AMERIQUEST MORTGAGE  
19 SECURITIES INC. 2005-R9 BY  
20 DEUTSCHE BANK NATIONAL TRUST  
21 COMPANY AS TRUSTEE;  
22 AMERIQUEST MORTGAGE  
23 SECURITIES TRUST 2005-R1 BY  
24 DEUTSCHE BANK NATIONAL TRUST  
25 COMPANY AS TRUSTEE;  
26 AMERIQUEST MORTGAGE  
27 SECURITIES TRUST 2005-R3 BY  
28 DEUTSCHE BANK NATIONAL TRUST  
29 DEUTSCHE BANK NATIONAL TRUST  
30 COMPANY AS TRUSTEE;  
31 AMERIQUEST MORTGAGE  
32 SECURITIES TRUST 2005-R5 BY  
33 DEUTSCHE BANK NATIONAL TRUST  
34 COMPANY AS TRUSTEE;  
35 AMERIQUEST MORTGAGE  
36 SECURITIES TRUST 2005-R6 BY  
37 DEUTSCHE BANK NATIONAL TRUST  
38 COMPANY AS TRUSTEE;  
39 AMERIQUEST MORTGAGE  
40 SECURITIES, INC. 2005-R10 BY  
41 DEUTSCHE BANK NATIONAL TRUST

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 COMPANY AS TRUSTEE;  
2 AMERIQUEST MORTGAGE  
3 SECURITIES, INC. 2005-R11 BY  
4 DEUTSCHE BANK NATIONAL TRUST  
5 COMPANY AS TRUSTEE;  
6 ARGENT SECURITIES, INC. 2005-W1  
7 BY DEUTSCHE BANK NATIONAL  
8 TRUST COMPANY AS TRUSTEE;  
9 ARGENT SECURITIES, INC. 2005-W2  
10 BY DEUTSCHE BANK NATIONAL  
11 TRUST COMPANY AS TRUSTEE;  
12 ARGENT SECURITIES, INC. 2005-W3  
13 BY DEUTSCHE BANK NATIONAL  
14 TRUST COMPANY AS TRUSTEE;  
15 ARGENT SECURITIES, INC. 2005-W4  
16 BY DEUTSCHE BANK NATIONAL  
17 TRUST COMPANY AS TRUSTEE;  
18 ASSET-BACKED PASS-THROUGH  
19 CERTIFICATES (AMERIQUEST),  
20 SERIES 2005-R2 BY DEUTSCHE BANK  
21 NATIONAL TRUST COMPANY AS  
22 TRUSTEE;  
23 ASSET-BACKED PASS-THROUGH  
24 CERTIFICATES (AMERIQUEST),  
25 SERIES 2005-R4 BY DEUTSCHE BANK  
26 NATIONAL TRUST COMPANY AS  
27 TRUSTEE;  
28 CARRINGTON MORTGAGE LOAN  
TRUST 2005-FRE1 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
CARRINGTON MORTGAGE LOAN  
TRUST 2005-NC1 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
CARRINGTON MORTGAGE LOAN  
TRUST 2005-NC2 BY DEUTSCHE

1 BANK NATIONAL TRUST COMPANY  
2 AS TRUSTEE;  
3 CARRINGTON MORTGAGE LOAN  
4 TRUST 2005-NC3 BY DEUTSCHE  
5 BANK NATIONAL TRUST COMPANY  
6 AS TRUSTEE;  
7 CARRINGTON MORTGAGE LOAN  
8 TRUST 2005-NC4 BY DEUTSCHE  
9 BANK NATIONAL TRUST COMPANY  
10 AS TRUSTEE;  
11 CARRINGTON MORTGAGE LOAN  
12 TRUST 2005-NC5 BY DEUTSCHE  
13 BANK NATIONAL TRUST COMPANY  
14 AS TRUSTEE;  
15 CARRINGTON MORTGAGE LOAN  
16 TRUST 2005-0PT2 BY DEUTSCHE  
17 BANK NATIONAL TRUST COMPANY  
18 AS TRUSTEE;  
19 CITIGROUP MORTGAGE LOAN  
20 TRUST 2005-0PT1 BY DEUTSCHE  
21 BANK NATIONAL TRUST COMPANY  
22 AS TRUSTEE;  
23 CITIGROUP MORTGAGE LOAN  
24 TRUST 2005-0PT3 BY DEUTSCHE  
25 BANK NATIONAL TRUST COMPANY  
26 AS TRUSTEE;  
27 DSLA MORTGAGE LOAN TRUST  
28 2005-AR2 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
DSLA MORTGAGE LOAN TRUST  
2005-AR3 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
DSLA MORTGAGE LOAN TRUST  
2005-AR4 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
DSLA MORTGAGE LOAN TRUST  
2005- AR5 BY DEUTSCHE BANK

1 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
2 DSLA MORTGAGE LOAN TRUST  
3 2005-AR6 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
4 TRUSTEE;  
5 EQUIFIRST MORTGAGE LOAN  
TRUST 2005-1 BY DEUTSCHE BANK  
6 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
7 FFMLT TRUST 2005-FF11 BY  
8 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
9 FFMLT TRUST 2005-FF2 BY  
10 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
11 FFMLT TRUST 2005-FF4 BY  
12 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
13 FFMLT TRUST 2005-FF8 BY  
14 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
15 FFMLT TRUST 2005-FFA BY  
16 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
17 FFMLT TRUST 2005-FFH3 BY  
18 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
19 FFMLT TRUST 2005-FFH4 BY  
20 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
21 FREMONT HOME LOAN TRUST 2005-  
22 1 BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
23 FREMONT HOME LOAN TRUST 2005-  
24 2 BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
25 GMACM MORTGAGE LOAN TRUST  
26 2005-AF1 BY DEUTSCHE BANK  
27 NATIONAL TRUST COMPANY AS

1 TRUSTEE;  
2 GMACM MORTGAGE LOAN TRUST  
3 2005-AF2 BY DEUTSCHE BANK  
4 NATIONAL TRUST COMPANY AS  
5 TRUSTEE;  
6 GMACM MORTGAGE LOAN TRUST  
7 2005-AR3 BY DEUTSCHE BANK  
8 NATIONAL TRUST COMPANY AS  
9 TRUSTEE;  
10 GMACM MORTGAGE LOAN TRUST  
11 2005-AR4 BY DEUTSCHE BANK  
12 NATIONAL TRUST COMPANY AS  
13 TRUSTEE;  
14 GMACM MORTGAGE LOAN TRUST  
15 2005-AR5 BY DEUTSCHE BANK  
16 NATIONAL TRUST COMPANY AS  
17 TRUSTEE;  
18 GMACM MORTGAGE LOAN TRUST  
19 2005-AR6 BY DEUTSCHE BANK  
20 NATIONAL TRUST COMPANY AS  
21 TRUSTEE;  
22 GMACM MORTGAGE LOAN TRUST  
23 2005-J1 BY DEUTSCHE BANK  
24 NATIONAL TRUST COMPANY AS  
25 TRUSTEE;  
26 GREENPOINT MORTGAGE FUNDING  
27 TRUST 2005-HE1 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
GREENPOINT MORTGAGE FUNDING  
TRUST 2005-HE4 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
GREENPOINT MORTGAGE FUNDING  
TRUST 2005-HY1 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
GSAA HOME EQUITY TRUST 2005-1  
BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;

1 GSAA HOME EQUITY TRUST 2005-10  
2 BY DEUTSCHE BANK NATIONAL  
3 TRUST COMPANY AS TRUSTEE;  
4 GSAA HOME EQUITY TRUST 2005-2  
5 BY DEUTSCHE BANK NATIONAL  
6 TRUST COMPANY AS TRUSTEE;  
7 GSAA HOME EQUITY TRUST 2005-4  
8 BY DEUTSCHE BANK NATIONAL  
9 TRUST COMPANY AS TRUSTEE;  
10 GSAA HOME EQUITY TRUST 2005-8  
11 BY DEUTSCHE BANK NATIONAL  
12 TRUST COMPANY AS TRUSTEE;  
13 GSAA HOME EQUITY TRUST 2005  
14 MTR1 BY DEUTSCHE BANK  
15 NATIONAL TRUST COMPANY AS  
16 TRUSTEE;  
17 GSAMP TRUST 2005-AHL BY  
18 DEUTSCHE BANK NATIONAL TRUST  
19 COMPANY AS TRUSTEE;  
20 GSAMP TRUST 2005-HE2 BY  
21 DEUTSCHE BANK NATIONAL TRUST  
22 COMPANY AS TRUSTEE;  
23 GSAMP TRUST 2005-HE3 BY  
24 DEUTSCHE BANK NATIONAL TRUST  
25 COMPANY AS TRUSTEE;  
26 GSAMP TRUST 2005-HE4 BY  
27 DEUTSCHE BANK NATIONAL TRUST  
28 COMPANY AS TRUSTEE;  
29 GSAMP TRUST 2005-HE5 BY  
30 DEUTSCHE BANK NATIONAL TRUST  
31 COMPANY AS TRUSTEE;  
32 GSAMP TRUST 2005-S1 BY  
33 DEUTSCHE BANK NATIONAL TRUST  
34 COMPANY AS TRUSTEE;  
35 GSAMP TRUST 2005-S2 BY  
36 DEUTSCHE BANK NATIONAL TRUST  
37 COMPANY AS TRUSTEE;  
38 GSAMP TRUST 2005-WMC1 BY  
39 DEUTSCHE BANK NATIONAL TRUST  
40 COMPANY AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 GSAMP TRUST 2005-WMC2 BY  
2 DEUTSCHE BANK NATIONAL TRUST  
3 COMPANY AS TRUSTEE;  
4 GSAMP TRUST 2005-WMC3 BY  
5 DEUTSCHE BANK NATIONAL TRUST  
6 COMPANY AS TRUSTEE;  
7 GSR TRUST 2005-HELI BY DEUTSCHE  
8 BANK NATIONAL TRUST COMPANY  
9 AS TRUSTEE;  
10 HARBOR VIEW MORTGAGE LOAN  
11 TRUST 2005-11 BY DEUTSCHE BANK  
12 NATIONAL TRUST COMPANY AS  
13 TRUSTEE;  
14 HARBOR VIEW MORTGAGE LOAN  
15 TRUST 2005-13 BY DEUTSCHE BANK  
16 NATIONAL TRUST COMPANY AS  
17 TRUSTEE;  
18 HARBOR VIEW MORTGAGE LOAN  
19 TRUST 2005-15 BY DEUTSCHE BANK  
20 NATIONAL TRUST COMPANY AS  
21 TRUSTEE;  
22 HARBOR VIEW MORTGAGE LOAN  
23 TRUST 2005-4 BY DEUTSCHE BANK  
24 NATIONAL TRUST COMPANY AS  
25 TRUSTEE;  
26 HARBOR VIEW MORTGAGE LOAN  
27 TRUST 2005-5 BY DEUTSCHE BANK  
28 NATIONAL TRUST COMPANY AS  
NATIONAL TRUST COMPANY AS



1 TRUSTEE;  
2 HOME EQUITY MORTGAGE LOAN  
3 TRUST INABS (CSFB) 2005-A BY  
4 DEUTSCHE BANK NATIONAL TRUST  
5 COMPANY AS TRUSTEE;  
6 HOME EQUITY MORTGAGE LOAN  
7 TRUST INABS (CSFB) 2005-C BY  
8 DEUTSCHE BANK NATIONAL TRUST  
9 COMPANY AS TRUSTEE;  
10 HOME EQUITY MORTGAGE LOAN  
11 TRUST INABS (CSFB) 2005-D BY  
12 DEUTSCHE BANK NATIONAL TRUST  
13 COMPANY AS TRUSTEE;  
14 HSI ASSET SECURITIZATION CORP.  
15 TRUST 2005-II BY DEUTSCHE BANK  
16 NATIONAL TRUST COMPANY AS  
17 TRUSTEE;  
18 IMH ASSETS CORP. IMPAC CMB  
19 TRUST SERIES 2005-1 BY DEUTSCHE  
20 BANK NATIONAL TRUST COMPANY  
21 AS TRUSTEE;  
22 IMP AC CMB TRUST SERIES 2005-4  
23 BY DEUTSCHE BANK NATIONAL  
24 TRUST COMPANY AS TRUSTEE;  
25 IMP AC CMB TRUST SERIES 2005-5  
26 BY DEUTSCHE BANK NATIONAL  
27 TRUST COMPANY AS TRUSTEE;  
28 IMP AC CMB TRUST SERIES 2005-7  
BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
IMP AC CMB TRUST SERIES 2005-8  
BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
INDYMAC HOME EQUITY MORT.  
LOAN ASSET-BACKED TRUST  
SERIES INABS 2005-B BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
INDYMAC INDB MORTGAGE LOAN  
TRUST 2005-1 BY DEUTSCHE BANK

1 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
2 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR1 BY DEUTSCHE  
3 BANK NATIONAL TRUST COMPANY  
4 AS TRUSTEE;  
5 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR10 BY DEUTSCHE  
6 BANK NATIONAL TRUST COMPANY  
7 AS TRUSTEE;  
8 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR11 BY DEUTSCHE  
9 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
10 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR12 BY DEUTSCHE  
11 BANK NATIONAL TRUST COMPANY  
12 AS TRUSTEE;  
13 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR13 BY DEUTSCHE  
14 BANK NATIONAL TRUST COMPANY  
15 AS TRUSTEE;  
16 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR14 BY DEUTSCHE  
17 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
18 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR15 BY DEUTSCHE  
19 BANK NATIONAL TRUST COMPANY  
20 AS TRUSTEE;  
21 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR16IP BY DEUTSCHE  
22 BANK NATIONAL TRUST COMPANY  
23 AS TRUSTEE;  
24 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR17 BY DEUTSCHE  
25 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
26 INDYMAC INDX MORTGAGE LOAN  
27 TRUST 2005-AR18 BY DEUTSCHE

1 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
2 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR19 BY DEUTSCHE  
3 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
4 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR2 BY DEUTSCHE  
5 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
6 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR21 BY DEUTSCHE  
7 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
8 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR23 BY DEUTSCHE  
9 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
10 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR25 BY DEUTSCHE  
11 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
12 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR27 BY DEUTSCHE  
13 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
14 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR29 BY DEUTSCHE  
15 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
16 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR3 BY DEUTSCHE  
17 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
18 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR31 BY DEUTSCHE  
19 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
20 INDYMAC INDX MORTGAGE LOAN  
TRUST 2005-AR33 BY DEUTSCHE  
21  
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1 BANK NATIONAL TRUST COMPANY  
2 AS TRUSTEE;  
3 INDYMAC INDX MORTGAGE LOAN  
4 TRUST 2005-AR35 BY DEUTSCHE  
5 BANK NATIONAL TRUST COMPANY  
6 AS TRUSTEE;  
7 INDYMAC INDX MORTGAGE LOAN  
8 TRUST 2005-AR4 BY DEUTSCHE  
9 BANK NATIONAL TRUST COMPANY  
10 AS TRUSTEE;  
11 INDYMAC INDX MORTGAGE LOAN  
12 TRUST 2005-AR6 BY DEUTSCHE  
13 BANK NATIONAL TRUST COMPANY  
14 AS TRUSTEE;  
15 INDYMAC INDX MORTGAGE LOAN  
16 TRUST 2005-AR? BY DEUTSCHE  
17 BANK NATIONAL TRUST COMPANY  
18 AS TRUSTEE;  
19 INDYMAC INDX MORTGAGE LOAN  
20 TRUST 2005-AR8 BY DEUTSCHE  
21 BANK NATIONAL TRUST COMPANY  
22 AS TRUSTEE;  
23 INDYMAC MBS, INC. RESIDENTIAL  
24 ASSET SECURITIZATION TRUST  
25 2005-A1 BY DEUTSCHE BANK  
26 NATIONAL TRUST COMPANY AS  
27 TRUSTEE;

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 INDYMAC MBS, INC. RESIDENTIAL  
2 ASSET SECURITIZATION TRUST  
3 2005-A11CB BY DEUTSCHE BANK  
4 NATIONAL TRUST COMPANY AS  
5 TRUSTEE;  
6 INDYMAC MBS, INC. RESIDENTIAL  
7 ASSET SECURITIZATION TRUST  
8 2005-A3 BY DEUTSCHE BANK  
9 NATIONAL  
10 TRUST COMPANY AS TRUSTEE;  
11 INDYMAC MBS, INC. RESIDENTIAL  
12 ASSET SECURITIZATION TRUST  
13 2005-A6CB BY DEUTSCHE BANK  
14 NATIONAL  
15 TRUST COMPANY AS TRUSTEE;  
16 INDYMAC MBS, INC. RESIDENTIAL  
17 ASSET SECURITIZATION TRUST  
18 2005-A7 BY DEUTSCHE BANK  
19 NATIONAL TRUST COMPANY AS  
20 TRUSTEE;  
21 INDYMAC RESIDENTIAL ASSET  
22 SECURITIZATION TRUST 2005-A12  
23 BY DEUTSCHE BANK NATIONAL  
24 TRUST COMPANY AS TRUSTEE;  
25 INDYMAC RESIDENTIAL ASSET  
26 SECURITIZATION TRUST 2005-A13  
27 BY DEUTSCHE BANK NATIONAL  
28 TRUST COMPANY AS TRUSTEE;  
29 INDYMAC RESIDENTIAL ASSET  
30 SECURITIZATION TRUST 2005-A14  
31 BY DEUTSCHE BANK NATIONAL  
32 TRUST COMPANY AS TRUSTEE;  
33 INDYMAC RESIDENTIAL ASSET  
34 SECURITIZATION TRUST 2005-A15  
35 BY DEUTSCHE BANK NATIONAL  
36 TRUST COMPANY AS TRUSTEE;  
37 INDYMAC RESIDENTIAL ASSET  
38 SECURITIZATION TRUST 2005-A16  
39 BY DEUTSCHE BANK NATIONAL  
40 TRUST COMPANY AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 INDYMAC RESIDENTIAL ASSET  
2 SECURITIZATION TRUST 2005-A2 BY  
3 DEUTSCHE BANK NATIONAL TRUST  
4 COMPANY AS TRUSTEE;  
5 INDYMAC RESIDENTIAL ASSET  
6 SECURITIZATION TRUST 2005-A4 BY  
7 DEUTSCHE BANK NATIONAL TRUST  
8 COMPANY AS TRUSTEE;  
9 INDYMAC RESIDENTIAL ASSET  
10 SECURITIZATION TRUST 2005-A5 BY  
11 DEUTSCHE BANK NATIONAL TRUST  
12 COMPANY AS TRUSTEE;  
13 INDYMAC RESIDENTIAL  
14 MORTGAGE BACKED TRUST 2005-L1  
15 BY DEUTSCHE BANK NATIONAL  
16 TRUST COMPANY AS TRUSTEE;  
17 INDYMAC RESIDENTIAL  
18 MORTGAGE BACKED TRUST 2005-L2  
19 BY DEUTSCHE BANK NATIONAL  
20 TRUST COMPANY AS TRUSTEE;  
21 INDYMAC RESIDENTIAL  
22 MORTGAGE BACKED TRUST 2005-L3  
23 BY DEUTSCHE BANK NATIONAL  
24 TRUST COMPANY AS TRUSTEE;  
25 IXIS REAL ESTATE CAPITAL TRUST  
26 2005-HE1 BY DEUTSCHE BANK  
27 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
LONG BEACH MORTGAGE LOAN  
TRUST 2005-1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
LONG BEACH MORTGAGE LOAN  
TRUST 2005-2 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;

1 LONG BEACH MORTGAGE LOAN  
2 TRUST 2005-3 BY DEUTSCHE BANK  
3 NATIONAL TRUST COMPANY AS  
4 TRUSTEE;  
5 LONG BEACH MORTGAGE LOAN  
6 TRUST 2005-WL1 BY DEUTSCHE  
7 BANK NATIONAL TRUST COMPANY  
8 AS TRUSTEE;  
9 LONG BEACH MORTGAGE LOAN  
10 TRUST 2005-WL2 BY DEUTSCHE  
11 BANK NATIONAL TRUST COMPANY  
12 AS TRUSTEE;  
13 LONG BEACH MORTGAGE LOAN  
14 TRUST 2005-WL3 BY DEUTSCHE  
15 BANK NATIONAL TRUST COMPANY  
16 AS TRUSTEE;  
17 MERIT AGE MORTGAGE LOAN  
18 TRUSTS 2005-1 BY DEUTSCHE BANK  
19 NATIONAL TRUST COMPANY AS  
20 TRUSTEE;  
21 MERIT AGE MORTGAGE LOAN  
22 TRUSTS 2005-2 BY DEUTSCHE BANK  
23 NATIONAL TRUST COMPANY AS  
24 TRUSTEE;  
25 MERIT AGE MORTGAGE LOAN  
26 TRUSTS 2005-3 BY DEUTSCHE BANK  
27 NATIONAL TRUST COMPANY AS  
28 TRUSTEE;  
29 MERRILL LYNCH MORTGAGE  
30 INVESTORS TRUST 2005-ARI BY  
31 DEUTSCHE BANK NATIONAL TRUST  
32 COMPANY AS TRUSTEE;  
33 MERRILL LYNCH MORTGAGE  
34 INVESTORS TRUST 2005-NCI BY  
35 DEUTSCHE BANK NATIONAL TRUST  
36 COMPANY AS TRUSTEE;  
37 MERRILL LYNCH MORTGAGE  
38 INVESTORS TRUST 2005-NCA BY  
39 DEUTSCHE BANK NATIONAL TRUST  
40 COMPANY AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*



1 MERRILL LYNCH MORTGAGE  
2 INVESTORS TRUST 2005-SL1 BY  
3 DEUTSCHE BANK NATIONAL TRUST  
4 COMPANY AS TRUSTEE;  
5 MERRILL LYNCH MORTGAGE  
6 INVESTORS TRUST 2005-SL2 BY  
7 DEUTSCHE BANK NATIONAL TRUST  
8 COMPANY AS TRUSTEE;  
9 MORGAN STANLEY ABS CAP. I INC.  
10 IXIS MORTGAGE CAP. TRUST 2005-  
11 HE3 BY DEUTSCHE BANK  
12 NATIONAL TRUST COMPANY AS  
13 TRUSTEE;  
14 MORGAN STANLEY ABS CAP. I INC.  
15 IXIS MORTGAGE CAP. TRUST 2005-  
16 HE4 BY DEUTSCHE BANK  
17 NATIONAL TRUST COMPANY AS  
18 TRUSTEE;  
19 MORGAN STANLEY ABS CAPITAL 1,  
20 INC. TRUST 2005-HE1 BY DEUTSCHE  
21 BANK NATIONAL TRUST COMPANY  
22 AS TRUSTEE;  
23 MORGAN STANLEY ABS CAPITAL 1,  
24 INC. TRUST 2005-HE2 BY DEUTSCHE  
25 BANK NATIONAL TRUST COMPANY  
26 AS TRUSTEE;  
27 MORGAN STANLEY ABS CAPITAL 1,  
28 INC. TRUST 2005-HE3 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
MORGAN STANLEY ABS CAPITAL 1,  
INC. TRUST 2005-HE6 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
MORGAN STANLEY ABS CAPITAL 1,  
INC. TRUST 2005-HE7 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
MORGAN STANLEY ABS CAPITAL 1,  
INC. TRUST 2005-NC1 BY DEUTSCHE

1 BANK NATIONAL TRUST COMPANY  
2 AS TRUSTEE;  
3 MORGAN STANLEY ABS CAPITAL 1,  
4 INC. TRUST 2005-NC2 BY DEUTSCHE  
5 BANK NATIONAL TRUST COMPANY  
6 AS TRUSTEE;  
7 MORGAN STANLEY ABS CAPITAL 1,  
8 INC. TRUST 2005-WMC1 BY  
9 DEUTSCHE BANK NATIONAL TRUST  
10 COMPANY AS TRUSTEE;  
11 MORGAN STANLEY HOME EQUITY  
12 LOAN TRUST 2005-1 BY DEUTSCHE  
13 BANK NATIONAL TRUST COMPANY  
14 AS TRUSTEE;  
15 MORGAN STANLEY HOME EQUITY  
16 LOAN TRUST 2005-2 BY DEUTSCHE  
17 BANK NATIONAL TRUST COMPANY  
18 AS TRUSTEE;  
19 MORGAN STANLEY HOME EQUITY  
20 LOAN TRUST 2005-3 BY DEUTSCHE  
21 BANK NATIONAL TRUST COMPANY  
22 AS TRUSTEE;  
23 MORGAN STANLEY HOME EQUITY  
24 LOAN TRUST 2005-4 BY DEUTSCHE  
25 BANK NATIONAL TRUST COMPANY  
26 AS TRUSTEE;  
27 MORGAN STANLEY MORTGAGE  
28 LOAN TRUST 2005-1 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
MORGAN STANLEY MORTGAGE  
LOAN TRUST 2005-10 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
MORGAN STANLEY MORTGAGE  
LOAN TRUST 2005-11AR BY  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
MORGAN STANLEY MORTGAGE  
LOAN TRUST 2005-2AR BY

1 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
2 MORGAN STANLEY MORTGAGE  
LOAN TRUST 2005-3AR BY  
3 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
4 MORGAN STANLEY MORTGAGE  
LOAN TRUST 2005-4 BY DEUTSCHE  
5 BANK NATIONAL TRUST COMPANY  
6 AS TRUSTEE;  
7 MORGAN STANLEY MORTGAGE  
LOAN TRUST 2005-6AR BY  
8 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
9 MORGAN STANLEY MORTGAGE  
LOAN TRUST 2005-7 BY DEUTSCHE  
10 BANK NATIONAL TRUST COMPANY  
11 AS TRUSTEE;  
12 MORGAN STANLEY MORTGAGE  
LOAN TRUST 2005-9AR BY  
13 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
14 NEW CENTURY HOME EQUITY  
LOAN TRUST 2005-1 BY DEUTSCHE  
15 BANK NATIONAL TRUST COMPANY  
16 AS TRUSTEE;  
17 NEW CENTURY HOME EQUITY  
LOAN TRUST 2005-2 BY DEUTSCHE  
18 BANK NATIONAL TRUST COMPANY  
19 AS TRUSTEE;  
20 NEW CENTURY HOME EQUITY  
LOAN TRUST 2005-3 BY DEUTSCHE  
21 BANK NATIONAL TRUST COMPANY  
22 AS TRUSTEE;  
23 NEW CENTURY HOME EQUITY  
LOAN TRUST 2005-4 BY DEUTSCHE  
24 BANK NATIONAL TRUST COMPANY  
25 AS TRUSTEE;  
26 NEW CENTURY HOME EQUITY  
LOAN TRUST 2005-A BY DEUTSCHE  
27

1 BANK NATIONAL TRUST COMPANY  
2 AS TRUSTEE;  
3 NEW CENTURY HOME EQUITY  
4 LOAN TRUST 2005-B BY DEUTSCHE  
5 BANK NATIONAL TRUST COMPANY  
6 AS TRUSTEE;  
7 NEW CENTURY HOME EQUITY  
8 LOAN TRUST 2005-C BY DEUTSCHE  
9 BANK NATIONAL TRUST COMPANY  
10 AS TRUSTEE;  
11 RAMP 2005 SL1 BY DEUTSCHE BANK  
12 NATIONAL TRUST COMPANY AS  
13 TRUSTEE;  
14 RAMP 2005 SL2 BY DEUTSCHE BANK  
15 NATIONAL TRUST COMPANY AS  
16 TRUSTEE;  
17 RESIDENTIAL ASSET  
18 SECURITIZATION TRUST 2005-A15  
19 BY DEUTSCHE BANK NATIONAL  
20 TRUST COMPANY AS TRUSTEE;  
21 RESIDENTIAL ASSET  
22 SECURITIZATION TRUST 2005-A16  
23 BY DEUTSCHE BANK NATIONAL  
24 TRUST COMPANY AS TRUSTEE;  
25 RESIDENTIAL ASSET  
26 SECURITIZATION TRUST 2005-ABCB  
27 BY DEUTSCHE BANK NATIONAL  
28 TRUST COMPANY AS TRUSTEE;  
SAXON ASSET SECURITIES TRUST  
2005-1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
SAXON ASSET SECURITIES TRUST  
2005-2 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;

1 SAXON ASSET SECURITIES TRUST  
2 2005-3 BY DEUTSCHE BANK  
3 NATIONAL TRUST COMPANY AS  
4 TRUSTEE;  
5 SAXON ASSET SECURITIES TRUST  
6 2005-4 BY DEUTSCHE BANK  
7 NATIONAL TRUST COMPANY AS  
8 TRUSTEE;  
9 SECURITIZED ASSET-BACKED  
10 RECEIVABLES TRUST 2005-FRS BY  
11 DEUTSCHE BANK NATIONAL TRUST  
12 COMPANY AS TRUSTEE;  
13 SOUND VIEW HOME LOAN TRUST  
14 2005-1 BY DEUTSCHE BANK  
15 NATIONAL TRUST COMPANY AS  
16 TRUSTEE;  
17 SOUNDVIEW HOME LOAN TRUST  
18 2005-2 BY DEUTSCHE BANK  
19 NATIONAL TRUST COMPANY AS  
20 TRUSTEE;  
21 SOUND VIEW HOME LOAN TRUST  
22 2005-3 BY DEUTSCHE BANK  
23 NATIONAL TRUST COMPANY AS  
24 TRUSTEE;  
25 SOUND VIEW HOME LOAN TRUST  
26 2005-4 BY DEUTSCHE BANK  
27 NATIONAL TRUST COMPANY AS  
28 TRUSTEE;

1 SOUNDVIEW HOME LOAN TRUST  
2 2005-0PT1 BY DEUTSCHE BANK  
3 NATIONAL TRUST COMPANY AS  
4 TRUSTEE;  
5 SOUNDVIEW HOME LOAN TRUST  
6 2005-0PT2 BY DEUTSCHE BANK  
7 NATIONAL TRUST COMPANY AS  
8 TRUSTEE;  
9 SOUND VIEW HOME LOAN TRUST  
10 2005-0PT4 BY DEUTSCHE BANK  
11 NATIONAL TRUST COMPANY AS  
12 TRUSTEE;  
13 THORNBURG MORTGAGE  
14 SECURITIES TRUST 2005-1 BY  
15 DEUTSCHE BANK NATIONAL TRUST  
16 COMPANY AS TRUSTEE;  
17 WAMU MORTGAGE PASS-THROUGH  
18 CERTIFICATES 2005-AR1 BY  
19 DEUTSCHE BANK NATIONAL TRUST  
20 COMPANY AS TRUSTEE;  
21 WAMU MORTGAGE PASS-THROUGH  
22 CERTIFICATES 2005-AR10 BY  
23 DEUTSCHE BANK NATIONAL TRUST  
24 COMPANY AS TRUSTEE;  
25 WAMU MORTGAGE PASS-THROUGH  
26 CERTIFICATES 2005-AR11 BY  
27 DEUTSCHE BANK NATIONAL TRUST  
28 COMPANY AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 WAMU MORTGAGE PASS-THROUGH  
2 CERTIFICATES 2005-AR18 BY  
3 DEUTSCHE BANK NATIONAL TRUST  
4 COMPANY, AS TRUSTEE;  
5 WAMU MORTGAGE PASS-THROUGH  
6 CERTIFICATES 2005-AR2 BY  
7 DEUTSCHE BANK NATIONAL TRUST  
8 COMPANY AS TRUSTEE;  
9 WAMU MORTGAGE PASS-THROUGH  
10 CERTIFICATES 2005-AR4 BY  
11 DEUTSCHE BANK NATIONAL TRUST  
12 COMPANY AS TRUSTEE;  
13 WAMU MORTGAGE PASS-THROUGH  
14 CERTIFICATES 2005-AR6 BY  
15 DEUTSCHE BANK NATIONAL TRUST  
16 COMPANY AS TRUSTEE;  
17 WAMU MORTGAGE PASS-THROUGH  
18 CERTIFICATES 2005-AR8 BY  
19 DEUTSCHE BANK NATIONAL TRUST  
20 COMPANY AS TRUSTEE;  
21 WAMU MORTGAGE PASS-THROUGH  
22 CERTIFICATES 2005-AR9 BY  
23 DEUTSCHE BANK NATIONAL TRUST  
24 COMPANY AS TRUSTEE;  
25 AAMES MORTGAGE INVESTMENT  
26 TRUST 2006-1 BY DEUTSCHE BANK  
27 NATIONAL TRUST COMPANY AS  
28 TRUSTEE;  
ACCREDITED MORTGAGE LOAN  
TRUST 2006-1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
ACCREDITED MORTGAGE LOAN  
TRUST 2006-2 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
ACE SECURITIES CORP. HOME  
EQUITY LOAN TRUST 2006-GP1 BY  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;



1 AEGIS ASSET-BACKED SECURITIES  
2 TRUST 2006-1 BY DEUTSCHE BANK  
3 NATIONAL TRUST COMPANY AS  
4 TRUSTEE;  
5 AMERICAN HOME MORTGAGE  
6 ASSETS TRUST 2006-1 BY DEUTSCHE  
7 BANK NATIONAL TRUST COMPANY  
8 AS TRUSTEE;  
9 AMERICAN HOME MORTGAGE  
10 ASSETS TRUST 2006-5 BY DEUTSCHE  
11 BANK NATIONAL TRUST COMPANY  
12 AS TRUSTEE;  
13 AMERICAN HOME MORTGAGE  
14 ASSETS TRUST 2006-6 BY DEUTSCHE  
15 BANK NATIONAL TRUST COMPANY  
16 AS TRUSTEE;  
17 AMERICAN HOME MORTGAGE  
18 INVESTMENT TRUST 2006-1 BY  
19 DEUTSCHE BANK NATIONAL TRUST  
20 COMPANY AS TRUSTEE;  
21 AMERICAN HOME MORTGAGE  
22 INVESTMENT TRUST 2006-2 BY  
23 DEUTSCHE BANK NATIONAL TRUST  
24 COMPANY AS TRUSTEE;  
25 AMERICAN HOME MORTGAGE  
26 INVESTMENT TRUST 2006-3 BY  
27 DEUTSCHE BANK NATIONAL TRUST  
28 COMPANY AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 AMERIQUEST MORTGAGE  
2 SECURITIES TRUST 2006-R2 BY  
3 DEUTSCHE BANK NATIONAL TRUST  
4 COMPANY AS TRUSTEE;  
5 ARGENT SECURITIES INC. 2006-W1  
6 BY DEUTSCHE BANK NATIONAL  
7 TRUST COMPANY AS TRUSTEE;  
8 ARGENT SECURITIES INC. 2006-W2  
9 BY DEUTSCHE BANK NATIONAL  
10 TRUST COMPANY AS TRUSTEE;  
11 ARGENT SECURITIES INC. 2006-W3  
12 BY DEUTSCHE BANK NATIONAL  
13 TRUST COMPANY AS TRUSTEE;  
14 ARGENT SECURITIES TRUST 2006-M1  
15 BY DEUTSCHE BANK NATIONAL  
16 TRUST COMPANY AS TRUSTEE;  
17 ARGENT SECURITIES TRUST 2006-  
18 M2 BY DEUTSCHE BANK NATIONAL  
19 TRUST COMPANY AS TRUSTEE;  
20 ARGENT SECURITIES, INC. 2006-W4  
21 BY DEUTSCHE BANK NATIONAL  
22 TRUST COMPANY AS TRUSTEE;  
23 ARGENT SECURITIES, INC. 2006-WS  
24 BY DEUTSCHE BANK NATIONAL  
25 TRUST COMPANY AS TRUSTEE;  
26 BCAP, LLC TRUST 2006-AA2 BY  
27 DEUTSCHE BANK NATIONAL TRUST  
28 COMPANY AS TRUSTEE;  
DSLA MORTGAGE LOAN TRUST  
2006-14 AR1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
DSLA MORTGAGE LOAN TRUST  
2006-AR2 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
FFMLT TRUST 2006-FF1 BY  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
FFMLTTRUST2006-FF11 BY

1 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
2 FFMLT TRUST 2006-FF13 BY  
3 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
4 FFMLT TRUST 2006-FF16 BY  
5 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
6 FFMLT TRUST 2006-FF3 BY  
7 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
8 FFMLT TRUST 2006-FF4 BY  
9 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
10 FFMLT TRUST 2006-FF5 BY  
11 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
12 FFMLT TRUST 2006-FF6 BY  
13 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
14 FFMLT TRUST 2006-FF7 BY  
15 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
16 FFMLT TRUST 2006-FF8 BY  
17 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
18 FFMLT TRUST 2006-FF9 BY  
19 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
20 FREMONT HOME LOAN TRUST 2006-  
21 1 BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
22 FREMONT HOME LOAN TRUST 2006-  
23 2 BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
24 FREMONT HOME LOAN TRUST 2006-  
25 3 BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
26 GREENPOINT MORTGAGE FUNDING  
27 TRUST 2006-0H1 BY DEUTSCHE

1 BANK NATIONAL TRUST COMPANY  
2 AS TRUSTEE;  
3 GSAA HOME EQUITY TRUST 2006-10  
4 BY DEUTSCHE BANK NATIONAL  
5 TRUST COMPANY AS TRUSTEE;  
6 GSAA HOME EQUITY TRUST 2006-11  
7 BY DEUTSCHE BANK NATIONAL  
8 TRUST COMPANY AS TRUSTEE;  
9 GSAA HOME EQUITY TRUST 2006-13  
10 BY DEUTSCHE BANK NATIONAL  
11 TRUST COMPANY AS TRUSTEE;  
12 GSAA HOME EQUITY TRUST 2006-14  
13 BY DEUTSCHE BANK NATIONAL  
14 TRUST COMPANY AS TRUSTEE;  
15 GSAA HOME EQUITY TRUST 2006-15  
16 BY DEUTSCHE BANK NATIONAL  
17 TRUST COMPANY AS TRUSTEE;  
18 GSAA HOME EQUITY TRUST 2006-16  
19 BY DEUTSCHE BANK NATIONAL  
20 TRUST COMPANY AS TRUSTEE;  
21 GSAA HOME EQUITY TRUST 2006-17  
22 BY DEUTSCHE BANK NATIONAL  
23 TRUST COMPANY AS TRUSTEE;  
24 GSAA HOME EQUITY TRUST 2006-18  
25 BY DEUTSCHE BANK NATIONAL  
26 TRUST COMPANY AS TRUSTEE;  
27 GSAA HOME EQUITY TRUST 2006-19  
28 BY DEUTSCHE BANK NATIONAL

1 TRUST COMPANY AS TRUSTEE;  
2 GSAA HOME EQUITY TRUST 2006-8  
3 BY DEUTSCHE BANK NATIONAL  
4 TRUST COMPANY AS TRUSTEE;  
5 GSAMP TRUST 2006-FM1 BY  
6 DEUTSCHE BANK NATIONAL TRUST  
7 COMPANY AS TRUSTEE;  
8 GSAMP TRUST 2006-FM2 BY  
9 DEUTSCHE BANK NATIONAL TRUST  
10 COMPANY AS TRUSTEE;  
11 GSAMP TRUST 2006-FM3 BY  
12 DEUTSCHE BANK NATIONAL TRUST  
13 COMPANY AS TRUSTEE;  
14 GSAMP TRUST 2006-HE1 BY  
15 DEUTSCHE BANK NATIONAL TRUST  
16 COMPANY AS TRUSTEE;  
17 GSAMP TRUST 2006-NC2 BY  
18 DEUTSCHE BANK NATIONAL TRUST  
19 COMPANY AS TRUSTEE;  
20 GSAMP TRUST 2006-S1 BY  
21 DEUTSCHE BANK NATIONAL TRUST  
22 COMPANY AS TRUSTEE;  
23 GSAMP TRUST 2006-S2 BY  
24 DEUTSCHE BANK NATIONAL TRUST  
25 COMPANY AS TRUSTEE;  
26 GSAMP TRUST 2006-S3 BY  
27 DEUTSCHE BANK NATIONAL TRUST  
28 COMPANY AS TRUSTEE;  
29 GSAMP TRUST 2006-S4 BY  
30 DEUTSCHE BANK NATIONAL TRUST  
31 COMPANY AS TRUSTEE;  
32 GSAMP TRUST 2006-S5 BY  
33 DEUTSCHE BANK NATIONAL TRUST  
34 COMPANY AS TRUSTEE;  
35 GSAMP TRUST 2006-S6 BY  
36 DEUTSCHE BANK NATIONAL TRUST  
37 COMPANY AS TRUSTEE;  
38 GSAMP TRUST 2006-SEA1 BY  
39 DEUTSCHE BANK NATIONAL TRUST  
40 COMPANY AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 GSR MORTGAGE LOAN TRUST 2006-  
2 11 OA1 BY DEUTSCHE BANK  
3 NATIONAL TRUST COMPANY AS  
4 TRUSTEE;  
5 HARBOR VIEW TRUST 2006-13 BY  
6 DEUTSCHE BANK NATIONAL TRUST  
7 COMPANY AS TRUSTEE;  
8 HARBOR VIEW TRUST 2006-14 BY  
9 DEUTSCHE BANK NATIONAL TRUST  
10 COMPANY AS TRUSTEE;  
11 HARBOR VIEW TRUST 2006-2 BY  
12 DEUTSCHE BANK NATIONAL TRUST  
13 COMPANY AS TRUSTEE;  
14 HARBOR VIEW TRUST 2006-3 BY  
15 DEUTSCHE BANK NATIONAL TRUST  
16 COMPANY AS TRUSTEE;  
17 HARBOR VIEW TRUST 2006-5 BY  
18 DEUTSCHE BANK NATIONAL TRUST  
19 COMPANY AS TRUSTEE;  
20 HARBOR VIEW TRUST 2006-6 BY  
21 DEUTSCHE BANK NATIONAL TRUST  
22 COMPANY AS TRUSTEE;  
23 HARBOR VIEW TRUST 2006-7 BY  
24 DEUTSCHE BANK NATIONAL TRUST  
25 COMPANY AS TRUSTEE;  
26 HARBOR VIEW TRUST 2006-8 BY  
27 DEUTSCHE BANK NATIONAL TRUST  
28 COMPANY AS TRUSTEE;  
29 HARBOR VIEW TRUST 2006-9 BY  
30 DEUTSCHE BANK NATIONAL TRUST  
31 COMPANY AS TRUSTEE;  
32 HARBOR VIEW TRUST 2006-BUI BY  
33 DEUTSCHE BANK NATIONAL TRUST  
34 COMPANY AS TRUSTEE;  
35 HARBORVIEW TRUST 2006-SBI BY  
36 DEUTSCHE BANK NATIONAL TRUST  
37 COMPANY AS TRUSTEE;  
38 HOME EQUITY MORTGAGE LOAN  
39 TRUST INABS (CSFB) 2006-A BY  
40 DEUTSCHE BANK NATIONAL TRUST

1 COMPANY AS TRUSTEE;  
2 HOME EQUITY MORTGAGE LOAN  
3 TRUST INDS (CSFB) 2006-3 BY  
4 DEUTSCHE BANK NATIONAL TRUST  
5 COMPANY AS TRUSTEE;  
6 HSI ASSET LOAN OBLIGATION  
7 TRUST 2006-2 BY DEUTSCHE BANK  
8 NATIONAL TRUST COMPANY AS  
9 HSI ASSET SECURITIZATION TRUST  
10 2006-HE1 BY DEUTSCHE BANK  
11 NATIONAL TRUST COMPANY AS  
12 TRUSTEE;  
13 HSI ASSET SECURITIZATION TRUST  
14 2006-HE2 BY DEUTSCHE BANK  
15 NATIONAL TRUST COMPANY AS  
16 TRUSTEE;  
17 HSI ASSET SECURITIZATION TRUST  
18 2006-NC1 BY DEUTSCHE BANK  
19 NATIONAL TRUST COMPANY AS  
20 TRUSTEE;  
21 HSI ASSET SECURITIZATION TRUST  
22 2006-0PT1 BY DEUTSCHE BANK  
23 NATIONAL TRUST COMPANY AS  
24 TRUSTEE;  
25 HSI ASSET SECURITIZATION TRUST  
26 2006-0PT2 BY DEUTSCHE BANK  
27 NATIONAL TRUST COMPANY AS  
28 TRUSTEE;  
29 HSI ASSET SECURITIZATION TRUST  
30 2006-0PT3 BY DEUTSCHE BANK  
31 NATIONAL TRUST COMPANY AS  
32 TRUSTEE;  
33 HSI ASSET SECURITIZATION TRUST  
34 2006-0PT4 BY DEUTSCHE BANK  
35 NATIONAL TRUST COMPANY AS  
36 TRUSTEE;  
37 HSI ASSET SECURITIZATION TRUST  
38 2006-WMCI BY DEUTSCHE BANK  
39 NATIONAL TRUST COMPANY AS  
40 TRUSTEE;



1 IMPAC SECURED ASSETS CORP.  
2 TRUST 2006-1 BY DEUTSCHE BANK  
3 NATIONAL TRUST COMPANY AS  
4 TRUSTEE;  
5 IMPAC SECURED ASSETS CORP.  
6 TRUST 2006-2 BY DEUTSCHE BANK  
7 NATIONAL TRUST COMPANY AS  
8 TRUSTEE;  
9 IMPAC SECURED ASSETS CORP.  
10 TRUST 2006-3 BY DEUTSCHE BANK  
11 NATIONAL TRUST COMPANY AS  
12 TRUSTEE;  
13 IMPAC SECURED ASSETS CORP.  
14 TRUST 2006-4 BY DEUTSCHE BANK  
15 NATIONAL TRUST COMPANY AS  
16 TRUSTEE;  
17 IMPAC SECURED ASSETS CORP.  
18 TRUST 2006-5 BY DEUTSCHE BANK  
19 NATIONAL TRUST COMPANY AS  
20 TRUSTEE;  
21 INDYMAC HOME EQUITY MORT.  
22 LOAN ASSET-BACKED TRUST  
23 SERIES INABS 2006-D BY DEUTSCHE  
24 BANK NATIONAL TRUST COMPANY  
25 AS TRUSTEE;  
26 INDYMAC HOME EQUITY MORT.  
27 LOAN ASSET-BACKED TRUST  
28 SERIES INDS 2006-2B BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
INDYMAC HOME EQUITY MORT.  
LOAN ASSET-BACKED TRUST,  
SERIES INABS 2006-B BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
INDYMAC HOME EQUITY MORT.  
LOAN ASSET-BACKED TRUST,  
SERIES INABS 2006-C BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;

1 INDYMAC HOME EQUITY MORT.  
2 LOAN ASSET-BACKED TRUST,  
3 SERIES INABS 2006 BY DEUTSCHE  
4 BANK NATIONAL TRUST COMPANY  
5 AS TRUSTEE;  
6 INDYMAC HOME EQUITY MORT.  
7 LOAN ASSET-BACKED TRUST,  
8 SERIES INDS 2006-1 BY DEUTSCHE  
9 BANK NATIONAL TRUST COMPANY  
10 AS TRUSTEE;  
11 INDYMAC HOME EQUITY  
12 MORTGAGE LOAN ASSET-BACKED  
13 TRUST, SERIES 2006-H1 BY  
14 DEUTSCHE BANK NATIONAL TRUST  
15 COMPANY AS TRUSTEE;  
16 INDYMAC HOME EQUITY  
17 MORTGAGE LOAN ASSET-BACKED  
18 TRUST, SERIES 2006-H2 BY  
19 DEUTSCHE BANK NATIONAL TRUST  
20 COMPANY AS TRUSTEE;  
21 INDYMAC HOME EQUITY  
22 MORTGAGE LOAN ASSET-BACKED  
23 TRUST, SERIES 2006-H3 BY  
24 DEUTSCHE BANK NATIONAL TRUST  
25 COMPANY AS TRUSTEE;  
26 INDYMAC HOME EQUITY  
27 MORTGAGE LOAN ASSET-BACKED  
28 TRUST, SERIES 2006-H4 BY  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
INDYMAC INDA MORTGAGE LOAN  
TRUST 2006-ARI BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE; INDYMAC INDA  
MORTGAGE LOAN TRUST 2006-AR2  
BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
INDYMAC INDA MORTGAGE LOAN  
TRUST 2006-AR3 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY

1 AS TRUSTEE;  
2 INDYMAC INDX MORTGAGE LOAN  
3 TRUST 2006-AR11 BY DEUTSCHE  
4 BANK NATIONAL TRUST COMPANY  
5 AS TRUSTEE;  
6 INDYMAC INDX MORTGAGE LOAN  
7 TRUST 2006-AR12 BY DEUTSCHE  
8 BANK NATIONAL TRUST COMPANY  
9 AS TRUSTEE;  
10 INDYMAC INDX MORTGAGE LOAN  
11 TRUST 2006-AR13 BY DEUTSCHE  
12 BANK NATIONAL TRUST COMPANY  
13 AS TRUSTEE;  
14 INDYMAC INDX MORTGAGE LOAN  
15 TRUST 2006-AR14 BY DEUTSCHE  
16 BANK NATIONAL TRUST COMPANY  
17 AS TRUSTEE;  
18 INDYMAC INDX MORTGAGE LOAN  
19 TRUST 2006-AR15 BY DEUTSCHE  
20 BANK NATIONAL TRUST COMPANY  
21 AS TRUSTEE;  
22 INDYMAC INDX MORTGAGE LOAN  
23 TRUST 2006-AR16 BY DEUTSCHE  
24 BANK NATIONAL TRUST COMPANY  
25 AS TRUSTEE;  
26 INDYMAC INDX MORTGAGE LOAN  
27 TRUST 2006-AR17 BY DEUTSCHE  
28 BANK NATIONAL TRUST COMPANY

1 AS TRUSTEE;  
2 INDYMAC INDX MORTGAGE LOAN  
3 TRUST 2006-AR27 BY DEUTSCHE  
4 BANK NATIONAL TRUST COMPANY  
5 AS TRUSTEE;  
6 INDYMAC INDX MORTGAGE LOAN  
7 TRUST 2006-AR29 BY DEUTSCHE  
8 BANK NATIONAL TRUST COMPANY  
9 AS TRUSTEE;  
10 INDYMAC INDX MORTGAGE LOAN  
11 TRUST 2006-AR31 BY DEUTSCHE  
12 BANK NATIONAL TRUST COMPANY  
13 AS TRUSTEE;  
14 INDYMAC INDX MORTGAGE LOAN  
15 TRUST 2006-AR33 BY DEUTSCHE  
16 BANK NATIONAL TRUST COMPANY  
17 AS TRUSTEE;  
18 INDYMAC INDX MORTGAGE LOAN  
19 TRUST 2006-AR35 BY DEUTSCHE  
20 BANK NATIONAL TRUST COMPANY  
21 AS TRUSTEE;  
22 INDYMAC INDX MORTGAGE LOAN  
23 TRUST 2006-AR37 BY DEUTSCHE  
24 BANK NATIONAL TRUST COMPANY  
25 AS TRUSTEE;  
26 INDYMAC INDX MORTGAGE LOAN  
27 TRUST 2006-AR39 BY DEUTSCHE  
28 BANK NATIONAL TRUST COMPANY

1 AS TRUSTEE;  
2 INDYMAC INDX MORTGAGE LOAN  
3 TRUST 2006-ARS BY DEUTSCHE  
4 BANK NATIONAL TRUST COMPANY  
5 AS TRUSTEE;  
6 INDYMAC INDX MORTGAGE LOAN  
7 TRUST 2006-AR6 BY DEUTSCHE  
8 BANK NATIONAL TRUST COMPANY  
9 AS TRUSTEE;  
10 INDYMAC INDX MORTGAGE LOAN  
11 TRUST 2006-AR7 BY DEUTSCHE  
12 BANK NATIONAL TRUST COMPANY  
13 AS TRUSTEE;  
14 INDYMAC INDX MORTGAGE LOAN  
15 TRUST 2006-AR8 BY DEUTSCHE  
16 BANK NATIONAL TRUST COMPANY  
17 AS TRUSTEE;  
18 INDYMAC INDX MORTGAGE LOAN  
19 TRUST 2006-AR9 BY DEUTSCHE  
20 BANK NATIONAL TRUST COMPANY  
21 AS TRUSTEE;  
22 INDYMAC INDX MORTGAGE LOAN  
23 TRUST 2006-FLX1 BY DEUTSCHE  
24 BANK NATIONAL TRUST COMPANY  
25 AS TRUSTEE;  
26 INDYMAC INDX MORTGAGE LOAN  
27 TRUST 2006-RI BY DEUTSCHE BANK  
28 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
INDYMAC RESIDENTIAL  
MORTGAGEBACKED TRUST 2006-L1  
BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
INDYMAC RESIDENTIAL  
MORTGAGE-14 BACKED TRUST  
2006-L2 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
INDYMAC RESIDENTIAL  
MORTGAGE-16

1 BACKED TRUST 2006-L3 BY  
2 DEUTSCHE BANK NATIONAL TRUST  
3 COMPANY AS TRUSTEE;  
4 INDYMAC RESIDENTIAL  
5 MORTGAGEBACKED TRUST 2006-L4  
6 BY DEUTSCHE BANK NATIONAL  
7 TRUST COMPANY AS TRUSTEE;  
8 J.P. MORGAN MORTGAGE TRUST  
9 2006-21 A2 BY DEUTSCHE BANK  
10 NATIONAL TRUST COMPANY AS  
11 TRUSTEE;  
12 LONG BEACH MORTGAGE LOAN  
13 TRUST 2006-1 BY DEUTSCHE BANK  
14 NATIONAL TRUST COMPANY AS  
15 TRUSTEE;  
16 LONG BEACH MORTGAGE LOAN  
17 TRUST 2006-10 BY DEUTSCHE BANK  
18 NATIONAL TRUST COMPANY AS  
19 TRUSTEE;  
20 LONG BEACH MORTGAGE LOAN  
21 TRUST 2006-2 BY DEUTSCHE BANK  
22 NATIONAL TRUST COMPANY AS  
23 TRUSTEE;  
24 LONG BEACH MORTGAGE LOAN  
25 TRUST 2006-3 BY DEUTSCHE BANK  
26 NATIONAL TRUST COMPANY AS  
27 TRUSTEE;  
28 LONG BEACH MORTGAGE LOAN

1 TRUST 2006-5 BY DEUTSCHE BANK  
2 NATIONAL TRUST COMPANY AS  
3 TRUSTEE;  
4 LONG BEACH MORTGAGE LOAN  
5 TRUST 2006-6 BY DEUTSCHE BANK  
6 NATIONAL TRUST COMPANY AS  
7 TRUSTEE;  
8 LONG BEACH MORTGAGE LOAN  
9 TRUST 2006-7 BY DEUTSCHE BANK  
10 NATIONAL TRUST COMPANY AS  
11 TRUSTEE;  
12 LONG BEACH MORTGAGE LOAN  
13 TRUST 2006-8 BY DEUTSCHE BANK  
14 NATIONAL TRUST COMPANY AS  
15 TRUSTEE;  
16 LONG BEACH MORTGAGE LOAN  
17 TRUST 2006-9 BY DEUTSCHE BANK  
18 NATIONAL TRUST COMPANY AS  
19 TRUSTEE;  
20 LONG BEACH MORTGAGE LOAN  
21 TRUST 2006-A BY DEUTSCHE BANK  
22 NATIONAL TRUST COMPANY AS  
23 TRUSTEE;  
24 LONG BEACH MORTGAGE LOAN  
25 TRUST 2006-WL1 BY DEUTSCHE  
26 BANK NATIONAL TRUST COMPANY  
27 AS TRUSTEE;  
28 LONG BEACH MORTGAGE LOAN  
TRUST 2006-WL2 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
LONG BEACH MORTGAGE LOAN  
TRUST 2006-WL3 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
MORGAN STANLEY ABS CAP. I INC.  
IXIS REAL ESTATE CAP. TRUST  
2006-7  
HE1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS



1 TRUSTEE;  
2 MORGAN STANLEY ABS CAPITAL 1,  
3 INC. TRUST 2006-HE4 BY DEUTSCHE  
4 BANK NATIONAL TRUST COMPANY  
5 AS TRUSTEE;  
6 MORGAN STANLEY ABS CAPITAL 1,  
7 INC. TRUST 2006-HES BY DEUTSCHE  
8 BANK NATIONAL TRUST COMPANY  
9 AS TRUSTEE;  
10 MORGAN STANLEY ABS CAPITAL 1,  
11 INC. TRUST 2006-HE6 BY DEUTSCHE  
12 BANK NATIONAL TRUST COMPANY  
13 AS TRUSTEE;  
14 MORGAN STANLEY ABS CAPITAL 1,  
15 INC. TRUST 2006-HE7 BY DEUTSCHE  
16 BANK NATIONAL TRUST COMPANY  
17 AS TRUSTEE;  
18 MORGAN STANLEY ABS CAPITAL 1,  
19 INC. TRUST 2006-HE8 BY DEUTSCHE  
20 BANK NATIONAL TRUST COMPANY  
21 AS TRUSTEE;  
22 MORGAN STANLEY ABS CAPITAL 1,  
23 INC. TRUST 2006-NC3 BY DEUTSCHE  
24 BANK NATIONAL TRUST COMPANY  
25 AS TRUSTEE;  
26 MORGAN STANLEY ABS CAPITAL 1,  
27 INC. TRUST 2006-NC4 BY DEUTSCHE  
28 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
MORGAN STANLEY ABS CAPITAL 1,  
INC. TRUST 2006-NCS BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
MORGAN STANLEY ABS CAPITAL 1,  
INC. TRUST 2006-WMC1 BY  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY  
AS TRUSTEE;  
MORGAN STANLEY ABS CAPITAL 1,  
INC. TRUST 2006-WMC2 BY

1 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
2 MORGAN STANLEY HOME EQUITY  
3 LOAN TRUST 2006-1 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
4 AS TRUSTEE;  
5 MORGAN STANLEY HOME EQUITY  
6 LOAN TRUST 2006-2 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
7 AS TRUSTEE;  
8 MORGAN STANLEY HOME EQUITY  
9 LOAN TRUST 2006-3 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
10 AS TRUSTEE;  
11 MORGAN STANLEY IXIS REAL  
ESTATE CAPITAL TRUST 2006-HE2  
BY DEUTSCHE BANK NATIONAL  
12 TRUST COMPANY AS TRUSTEE;  
13 MORGAN STANLEY IXIS REAL  
ESTATE CAPITAL TRUST 2006-HE3  
14 BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
15 MORGAN STANLEY IXIS REAL  
16 ESTATE CAPITAL TRUST 2006-HE4  
BY DEUTSCHE BANK NATIONAL  
17 TRUST COMPANY AS TRUSTEE;  
18 MORTGAGEIT 2006-1 BY DEUTSCHE  
19 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
20 NEW CENTURY HOME EQUITY  
21 LOAN TRUST 2006-1 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
22 AS TRUSTEE;  
23 NEW CENTURY HOME EQUITY  
24 LOAN TRUST 2006-2 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
25 AS TRUSTEE;  
26 NEW CENTURY HOME EQUITY  
LOAN TRUST 2006-ALT1 BY  
27 DEUTSCHE BANK NATIONAL TRUST

1 COMPANY AS TRUSTEE;  
2 NEW CENTURY HOME EQUITY  
3 LOAN TRUST 2006-S 1 BY DEUTSCHE  
4 BANK NATIONAL TRUST COMPANY  
5 AS TRUSTEE;  
6 NOVASTAR MORTGAGE FUNDING  
7 TRUST 2006-4 BY DEUTSCHE BANK  
8 NATIONAL TRUST COMPANY AS  
9 TRUSTEE;  
10 NOVASTAR MORTGAGE FUNDING  
11 TRUST 2006-5 BY DEUTSCHE BANK  
12 NATIONAL TRUST COMPANY AS  
13 TRUSTEE;  
14 NOVASTAR MORTGAGE FUNDING  
15 TRUST 2006-6 BY DEUTSCHE BANK  
16 NATIONAL TRUST COMPANY AS  
17 TRUSTEE;  
18 RALI 2006 QA1 BY DEUTSCHE BANK  
19 NATIONAL TRUST COMPANY AS  
20 TRUSTEE;  
21 RALI 2006 QA10 BY DEUTSCHE  
22 BANK NATIONAL TRUST COMPANY  
23 AS TRUSTEE;  
24 RALI 2006 QA11 BY DEUTSCHE BANK  
25 NATIONAL TRUST COMPANY AS  
26 TRUSTEE;  
27 RALI 2006 QA2 BY DEUTSCHE BANK  
28 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
RALI 2006 QA3 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
RALI 2006 QA4 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
RALI 2006 QA5 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
RALI 2006QA6 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS

1 TRUSTEE;  
2 RALI 2006QA7 BY DEUTSCHE BANK  
3 NATIONAL TRUST COMPANY AS  
4 TRUSTEE;  
5 RALI 2006QA8 BY DEUTSCHE BANK  
6 NATIONAL TRUST COMPANY AS  
7 TRUSTEE;  
8 RALI 2006QH1 BY DEUTSCHE BANK  
9 NATIONAL TRUST COMPANY AS  
10 TRUSTEE;  
11 RALI 2006Q01 BY DEUTSCHE BANK  
12 NATIONAL TRUST COMPANY AS  
13 TRUSTEE;  
14 RALI 2006Q03 BY DEUTSCHE BANK  
15 NATIONAL TRUST COMPANY AS  
16 TRUSTEE;  
17 RALI 2006Q04 BY DEUTSCHE BANK  
18 NATIONAL TRUST COMPANY AS  
19 TRUSTEE;  
20 RALI 2006Q06 BY DEUTSCHE BANK  
21 NATIONAL TRUST COMPANY AS  
22 TRUSTEE;  
23 RALI 2006Q07 BY DEUTSCHE BANK  
24 NATIONAL TRUST COMPANY AS  
25 TRUSTEE;  
26 RALI 2006Q09 BY DEUTSCHE BANK  
27 NATIONAL TRUST COMPANY AS  
28 TRUSTEE;

1 RALI 2006QS1 BY DEUTSCHE BANK  
2 NATIONAL TRUST COMPANY AS  
3 TRUSTEE;  
4 RALI 2006QS 10 BY DEUTSCHE  
5 BANK NATIONAL TRUST COMPANY  
6 AS TRUSTEE;  
7 RALI 2006QS11 BY DEUTSCHE BANK  
8 NATIONAL TRUST COMPANY AS  
9 TRUSTEE;  
10 RALI 2006QS12 BY DEUTSCHE BANK  
11 NATIONAL TRUST COMPANY AS  
12 TRUSTEE;  
13 RALI 2006QS13 BY DEUTSCHE BANK  
14 NATIONAL TRUST COMPANY AS  
15 TRUSTEE;  
16 RALI 2006QS14 BY DEUTSCHE BANK  
17 NATIONAL TRUST COMPANY AS  
18 TRUSTEE;  
19 RALI 2006QS15 BY DEUTSCHE BANK  
20 NATIONAL TRUST COMPANY AS  
21 TRUSTEE;  
22 RALI 2006QS16 BY DEUTSCHE BANK  
23 NATIONAL TRUST COMPANY AS  
24 TRUSTEE;  
25 RALI 2006QS17 BY DEUTSCHE BANK  
26 NATIONAL TRUST COMPANY AS  
27 TRUSTEE;  
28 RALI 2006QS18 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
RALI 2006QS2 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
RALI 2006QS3 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
RALI 2006QS4 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
RALI 2006QS5 BY DEUTSCHE BANK .

1 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
2 RALI 2006QS6 BY DEUTSCHE BANK  
3 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
4 RALI 2006QS7 BY DEUTSCHE BANK  
5 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
6 RALI 2006QS8 BY DEUTSCHE BANK  
7 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
8 RALI 2006QS9 BY DEUTSCHE BANK  
9 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
10 RESIDENTIAL ASSET  
11 SECURITIZATION TRUST 2006-A1 BY  
12 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
13 RESIDENTIAL ASSET  
14 SECURITIZATION TRUST 2006-A1O  
BY DEUTSCHE BANK NATIONAL  
15 TRUST COMPANY AS TRUSTEE;  
16 RESIDENTIAL ASSET  
17 SECURITIZATION TRUST 2006-A11 BY  
DEUTSCHE BANK NATIONAL TRUST  
18 COMPANY AS TRUSTEE;  
19 RESIDENTIAL ASSET  
20 SECURITIZATION TRUST 2006-A12  
BY DEUTSCHE BANK NATIONAL  
21 TRUST COMPANY AS TRUSTEE;  
22 RESIDENTIAL ASSET  
23 SECURITIZATION TRUST 2006-A13  
BY DEUTSCHE BANK NATIONAL  
24 TRUST COMPANY AS TRUSTEE;  
25 RESIDENTIAL ASSET  
26 SECURITIZATION TRUST 2006-A14CB  
BY DEUTSCHE BANK NATIONAL  
27 TRUST COMPANY AS TRUSTEE;  
28 RESIDENTIAL ASSET  
SECURITIZATION TRUST 2006-A1S

1 BY DEUTSCHE BANK NATIONAL  
2 TRUST COMPANY AS TRUSTEE;  
3 RESIDENTIAL ASSET  
4 SECURITIZATION TRUST 2006-A16  
5 BY DEUTSCHE BANK NATIONAL  
6 TRUST COMPANY AS TRUSTEE;  
7 RESIDENTIAL ASSET  
8 SECURITIZATION TRUST 2006-A2 BY  
9 DEUTSCHE BANK NATIONAL TRUST  
10 COMPANY AS TRUSTEE;  
11 RESIDENTIAL ASSET  
12 SECURITIZATION TRUST 2006-A3CB  
13 BY DEUTSCHE BANK NATIONAL  
14 TRUST COMPANY AS TRUSTEE;  
15 RESIDENTIAL ASSET  
16 SECURITIZATION TRUST 2006-A4IP  
17 BY DEUTSCHE BANK NATIONAL  
18 TRUST COMPANY AS TRUSTEE;  
19 RESIDENTIAL ASSET  
20 SECURITIZATION TRUST 2006-ASCB  
21 BY DEUTSCHE BANK NATIONAL  
22 TRUST COMPANY AS TRUSTEE;  
23 RESIDENTIAL ASSET  
24 SECURITIZATION TRUST 2006-A6 BY  
25 DEUTSCHE BANK NATIONAL TRUST  
26 COMPANY AS TRUSTEE;  
27 RESIDENTIAL ASSET  
28 SECURITIZATION TRUST 2006-A7CB  
BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
RESIDENTIAL ASSET  
SECURITIZATION TRUST 2006-A8 BY  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
RESIDENTIAL ASSET  
SECURITIZATION TRUST 2006-A9 BY  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
RESIDENTIAL ASSET  
SECURITIZATION TRUST 2006-A9CB



1 BY DEUTSCHE BANK NATIONAL  
2 TRUST COMPANY AS TRUSTEE;  
3 RESIDENTIAL ASSET  
4 SECURITIZATION TRUST 2006-R1 BY  
5 DEUTSCHE BANK NATIONAL TRUST  
6 COMPANY AS TRUSTEE;  
7 RESIDENTIAL ASSET  
8 SECURITIZATION TRUST 2006-R2 BY  
9 DEUTSCHE BANK NATIONAL TRUST  
10 COMPANY AS TRUSTEE;  
11 SAXON ASSET SECURITIES TRUST  
12 (SAST) 2006-3 BY DEUTSCHE BANK  
13 NATIONAL TRUST COMPANY AS  
14 TRUSTEE;  
15 SAXON ASSET SECURITIES TRUST  
16 2006-1 BY DEUTSCHE BANK  
17 NATIONAL TRUST COMPANY AS  
18 TRUSTEE;  
19 SAXON ASSET SECURITIES TRUST  
20 2006-2 BY DEUTSCHE BANK  
21 NATIONAL TRUST COMPANY AS  
22 TRUSTEE;  
23 SECURITIZED ASSET-BACKED  
24 RECEIVABLES TRUST 2006-FR4 BY  
25 DEUTSCHE BANK NATIONAL TRUST  
26 COMPANY AS TRUSTEE;  
27 SECURITIZED ASSET-BACKED  
28 RECEIVABLES TRUST 2006-HE2 BY  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
SECURITIZED ASSET-BACKED  
RECEIVABLES TRUST 2006-WM3 BY  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
SECURITIZED ASSET-BACKED  
RECEIVABLES TRUST 2006-WM4 BY  
DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
SOUNDVIEW HOME LOAN TRUST  
2006-1 BY DEUTSCHE BANK

1 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
2 SOUNDVIEW HOME LOAN TRUST  
2006-2 BY DEUTSCHE BANK  
3 NATIONAL TRUST COMPANY AS  
4 TRUSTEE;  
5 SOUNDVIEW HOME LOAN TRUST  
2006-3 BY DEUTSCHE BANK  
6 NATIONAL TRUST COMPANY AS  
7 TRUSTEE;  
8 SOUNDVIEW HOME LOAN TRUST  
2006-A BY DEUTSCHE BANK  
9 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
10 SOUNDVIEW HOME LOAN TRUST  
2006-EQ1 BY DEUTSCHE BANK  
11 NATIONAL TRUST COMPANY AS  
12 TRUSTEE;  
13 SOUND VIEW HOME LOAN TRUST  
2006-EQ2 BY DEUTSCHE BANK  
14 NATIONAL TRUST COMPANY AS  
15 TRUSTEE;  
16 SOUNDVIEW HOME LOAN TRUST  
2006-NLC1 BY DEUTSCHE BANK  
17 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
18 SOUNDVIEW HOME LOAN TRUST  
2006-0PT1 BY DEUTSCHE BANK  
19 NATIONAL TRUST COMPANY AS  
20 TRUSTEE;  
21 SOUNDVIEW HOME LOAN TRUST  
2006-0PT2 BY DEUTSCHE BANK  
22 NATIONAL TRUST COMPANY AS  
23 TRUSTEE;  
24 SOUNDVIEW HOME LOAN TRUST  
2006-0PT3 BY DEUTSCHE BANK  
25 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
26 SOUNDVIEW HOME LOAN TRUST  
27 2006-0PT4 BY DEUTSCHE BANK

1 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
2 SOUNDVIEW HOME LOAN TRUST  
3 2006-0PTS BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
4 TRUSTEE;  
5 SOUND VIEW HOME LOAN TRUST  
6 2006-WF1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
7 TRUSTEE;  
8 SOUND VIEW HOME LOAN TRUST  
9 2006-WF2 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
10 TRUSTEE;  
11 WAMU MORTGAGE PASS-THROUGH  
12 CERTIFICATES 2006-AR1 BY  
DEUTSCHE BANK NATIONAL TRUST  
13 COMPANY AS TRUSTEE;  
14 WAMU MORTGAGE PASS-THROUGH  
15 CERTIFICATES 2006-AR10 BY  
DEUTSCHE BANK NATIONAL TRUST  
16 COMPANY AS TRUSTEE;  
17 WAMU MORTGAGE PASS-THROUGH  
18 CERTIFICATES 2006-AR2 BY  
DEUTSCHE BANK NATIONAL TRUST  
19 COMPANY AS TRUSTEE;  
20 WAMU MORTGAGE PASS-THROUGH  
21 CERTIFICATES 2006-AR3 BY  
DEUTSCHE BANK NATIONAL TRUST  
22 COMPANY AS TRUSTEE;  
23 WAMU MORTGAGE PASS-THROUGH  
24 CERTIFICATES 2006-AR4 BY  
DEUTSCHE BANK NATIONAL TRUST  
25 COMPANY AS TRUSTEE;  
26 WAMU MORTGAGE PASS-THROUGH  
27 CERTIFICATES 2006-AR9 BY

1 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
2 AMERICAN HOME MORTGAGE  
3 ASSETS TRUST 2007-1 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
4 AS TRUSTEE;  
5 AMERICAN HOME MORTGAGE  
6 ASSETS TRUST 2007-2 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
7 AS TRUSTEE;  
8 AMERICAN HOME MORTGAGE  
9 ASSETS TRUST 2007-3 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
10 AS TRUSTEE;  
11 AMERICAN HOME MORTGAGE  
12 ASSETS TRUST 2007-4 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
13 AS TRUSTEE;  
14 AMERICAN HOME MORTGAGE  
15 ASSETS TRUST 2007-5 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
16 AS TRUSTEE;  
17 AMERICAN HOME MORTGAGE  
18 ASSETS TRUST 2007-6 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
19 AS TRUSTEE;  
20 AMERICAN HOME MORTGAGE  
21 INVESTMENT TRUST 2007-1 BY  
DEUTSCHE BANK NATIONAL TRUST  
22 COMPANY AS TRUSTEE;  
23 AMERICAN HOME MORTGAGE  
INVESTMENT TRUST 2007-2 BY  
24 DEUTSCHE BANK NATIONAL TRUST  
COMPANY AS TRUSTEE;  
25 DSLA2007-AR1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
26 TRUSTEE;  
FFMLT 2007-FFB-SS BY DEUTSCHE  
27 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;

1 GSAA HOME EQUITY TRUST 2007-2  
2 BY DEUTSCHE BANK NATIONAL  
3 TRUST COMPANY AS TRUSTEE;  
4 GSAA HOME EQUITY TRUST 2007-4  
5 BY DEUTSCHE BANK NATIONAL  
6 TRUST COMPANY AS TRUSTEE;  
7 GSAA HOME EQUITY TRUST 2007-5  
8 BY DEUTSCHE BANK NATIONAL  
9 TRUST COMPANY AS TRUSTEE;  
10 GSAA HOME EQUITY TRUST 2007-S 1  
11 BY DEUTSCHE BANK NATIONAL  
12 TRUST COMPANY AS TRUSTEE;  
13 GSAMP TRUST 2007-FM1BY  
14 DEUTSCHE BANK NATIONAL TRUST  
15 COMPANY AS TRUSTEE;  
16 GSAMP TRUST 2007-FM2 BY  
17 DEUTSCHE BANK NATIONAL TRUST  
18 COMPANY AS TRUSTEE;  
19 GSAMP TRUST 2007-HSBC1 BY  
20 DEUTSCHE BANK NATIONAL TRUST  
21 COMPANY AS TRUSTEE;  
22 GSR MORTGAGE LOAN TRUST 2007-  
23 AR1 BY DEUTSCHE BANK  
24 NATIONAL TRUST COMPANY AS  
25 TRUSTEE;  
26 GSR MORTGAGE LOAN TRUST 2007-  
27 AR2 BY DEUTSCHE BANK  
28 NATIONAL TRUST COMPANY AS  
TRUSTEE;  
GSR MORTGAGE LOAN TRUST 2007-  
20 HEL1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
GSR MORTGAGE LOAN TRUST 2007-  
OA1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 GSR MORTGAGE LOAN TRUST 2007-  
2 OA2 BY DEUTSCHE BANK  
3 NATIONAL TRUST COMPANY AS  
4 TRUSTEE;  
5 HARBOR VIEW 2007-2 BY DEUTSCHE  
6 BANK NATIONAL TRUST COMPANY  
7 AS TRUSTEE;  
8 HARBOR VIEW 2007-4 BY DEUTSCHE  
9 BANK NATIONAL TRUST COMPANY  
10 AS TRUSTEE;  
11 HARBOR VIEW 2007-5 BY DEUTSCHE  
12 BANK NATIONAL TRUST COMPANY  
13 AS TRUSTEE;  
14 HARBOR VIEW 2007-6 BY DEUTSCHE  
15 BANK NATIONAL TRUST COMPANY  
16 AS TRUSTEE;  
17 HARBORVIEW 2007-7 BY DEUTSCHE  
18 BANI( NATIONAL TRUST COMPANY  
19 AS TRUSTEE;  
20 HOME EQUITY ASSET TRUST 2007-2  
21 BY DEUTSCHE BANK NATIONAL  
22 TRUST COMPANY AS TRUSTEE;  
23 HOME EQUITY MORTGAGE LOAN  
24 ASSET-BACKED TRUST, SERIES  
25 INABS 2007-A BY DEUTSCHE BANK  
26 NATIONAL TRUST COMPANY AS  
27 TRUSTEE;  
28 HOME EQUITY MORTGAGE LOAN  
ASSET-BACKED TRUST, SERIES  
INDS 2007-1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
HOME EQUITY MORTGAGE LOAN  
ASSET-BACKED TRUST, SERIES  
INDS 2007-2 BY DEUTSCHE BANK

1 NATIONAL TRUST COMPANY AS  
2 TRUSTEE;  
3 HSI ASSET LOAN OBLIGATION  
4 TRUST 2007-1 BY DEUTSCHE BANK  
5 NATIONAL TRUST COMPANY AS  
6 TRUSTEE;  
7 HSI ASSET LOAN OBLIGATION  
8 TRUST 2007-2 BY DEUTSCHE BANK  
9 NATIONAL TRUST COMPANY AS  
10 TRUSTEE;  
11 HSI ASSET LOAN OBLIGATION  
12 TRUST 2007-AR1 BY DEUTSCHE  
13 BANK NATIONAL TRUST COMPANY  
14 AS TRUSTEE;  
15 HSI ASSET LOAN OBLIGATION  
16 TRUST 2007-AR2 BY DEUTSCHE  
17 BANK NATIONAL TRUST COMPANY  
18 AS TRUSTEE;  
19 HSI ASSET LOAN OBLIGATION  
20 TRUST 2007-WFI BY DEUTSCHE  
21 BANK NATIONAL TRUST COMPANY  
22 AS TRUSTEE;  
23 HSI ASSET SECURITIZATION CORP.  
24 TRUST 2007-HEI BY DEUTSCHE  
25 BANK NATIONAL TRUST COMPANY  
26 AS TRUSTEE;  
27 HSI ASSET SECURITIZATION CORP.  
28 TRUST 2007-NCI BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
HSI ASSET SECURITIZATION CORP.  
TRUST 2007-OPTI BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
HSI ASSET SECURITIZATION CORP.  
TRUST 2007-WFI BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
IMPAC SECURED ASSETS CORP.  
MORT. PASS-THROUGH CERTS. 2007-



1 BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
IMPAC SECURED ASSETS CORP.  
MORT. PASS-THROUGH CERTS. 2007-  
2 BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
IMPAC SECURED ASSETS CORP.  
MORT. PASS-THROUGH CERTS. 2007-  
3 BY DEUTSCHE BANK NATIONAL  
TRUST COMPANY AS TRUSTEE;  
INDYMAC HOME EQUITY  
MORTGAGE LOAN ASSET-BACKED  
TRUST, 2007-H1 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
INDYMAC IMJA MORTGAGE LOAN  
TRUST 2007-A1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
INDYMAC IMJA MORTGAGE LOAN  
TRUST 2007-A2 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
INDYMAC IMJA MORTGAGE LOAN  
TRUST 2007-A3 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
INDYMAC IMJA MORTGAGE LOAN  
TRUST 2007-A4 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
INDYMAC IMSC MORTGAGE LOAN  
TRUST 2007-AR1 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
INDYMAC IMSC MORTGAGE LOAN  
TRUST 2007-AR2 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
INDYMAC IMSC MORTGAGE LOAN

1 TRUST 2007-F1 BY DEUTSCHE BANK  
2 NATIONAL TRUST COMPANY AS  
3 TRUSTEE;  
4 INDYMAC IMSC MORTGAGE LOAN  
5 TRUST 2007-F2 BY DEUTSCHE BANK  
6 NATIONAL TRUST COMPANY AS  
7 TRUSTEE;  
8 INDYMAC IMSC MORTGAGE LOAN  
9 TRUST 2007-F3 BY DEUTSCHE BANK  
10 NATIONAL TRUST COMPANY AS  
11 TRUSTEE;  
12 INDYMAC IMSC MORTGAGE LOAN  
13 TRUST 2007-HOAI BY DEUTSCHE  
14 BANK NATIONAL TRUST COMPANY  
15 AS TRUSTEE;  
16 INDYMAC INDA MORTGAGE LOAN  
17 TRUST 2007-ARI BY DEUTSCHE  
18 BANK NATIONAL TRUST COMPANY  
19 AS TRUSTEE;  
20 INDYMAC INDA MORTGAGE LOAN  
21 TRUST 2007-AR2 BY DEUTSCHE  
22 BANK NATIONAL TRUST COMPANY  
23 AS TRUSTEE;  
24 INDYMAC INDA MORTGAGE LOAN  
25 TRUST 2007-AR3 BY DEUTSCHE  
26 BANK NATIONAL TRUST COMPANY  
27 AS TRUSTEE;  
28 INDYMAC INDA MORTGAGE LOAN

1 TRUST 2007-AR7 BY DEUTSCHE  
2 BANK NATIONAL TRUST COMPANY  
3 AS TRUSTEE;  
4 INDYMAC INDA MORTGAGE LOAN  
5 TRUST 2007-AR8 BY DEUTSCHE  
6 BANK NATIONAL TRUST COMPANY  
7 AS TRUSTEE;  
8 INDYMAC INDX MORTGAGE LOAN  
9 TRUST 2007-AR1 BY DEUTSCHE  
10 BANK NATIONAL TRUST COMPANY  
11 AS TRUSTEE;  
12 INDYMAC INDX MORTGAGE LOAN  
13 TRUST 2007-AR11 BY DEUTSCHE  
14 BANK NATIONAL TRUST COMPANY  
15 AS TRUSTEE;  
16 INDYMAC INDX MORTGAGE LOAN  
17 TRUST 2007-AR13 BY DEUTSCHE  
18 BANK NATIONAL TRUST COMPANY  
19 AS TRUSTEE;  
20 INDYMAC INDX MORTGAGE LOAN  
21 TRUST 2007-AR17 BY DEUTSCHE  
22 BANK NATIONAL TRUST COMPANY  
23 AS TRUSTEE;  
24 INDYMAC INDX MORTGAGE LOAN  
25 TRUST 2007-AR21P BY DEUTSCHE  
26 BANK NATIONAL TRUST COMPANY  
27 AS TRUSTEE;  
28 INDYMAC INDX MORTGAGE LOAN

1 TRUST 2007-ARS BY DEUTSCHE  
2 BANK NATIONAL TRUST COMPANY  
3 AS TRUSTEE;  
4 INDYMAC INDX MORTGAGE LOAN  
5 TRUST 2007-AR7 BY DEUTSCHE  
6 BANK NATIONAL TRUST COMPANY  
7 AS TRUSTEE;  
8 INDYMAC INDX MORTGAGE LOAN  
9 TRUST 2007-AR9 BY DEUTSCHE  
10 BANK NATIONAL TRUST COMPANY  
11 AS TRUSTEE;  
12 INDYMAC INDX MORTGAGE LOAN  
13 TRUST 2007-FLX1 BY DEUTSCHE  
14 BANK NATIONAL TRUST COMPANY  
15 AS TRUSTEE;  
16 INDYMAC INDX MORTGAGE LOAN  
17 TRUST 2007-FLX2 BY DEUTSCHE  
18 BANK NATIONAL TRUST COMPANY  
19 AS TRUSTEE;  
20 INDYMAC INDX MORTGAGE LOAN  
21 TRUST 2007-FLX3 BY DEUTSCHE  
22 BANK NATIONAL TRUST COMPANY  
23 AS TRUSTEE;  
24 INDYMAC INDX MORTGAGE LOAN  
25 TRUST 2007-FLX4 BY DEUTSCHE  
26 BANK NATIONAL TRUST COMPANY  
27 AS TRUSTEE;  
28 INDYMAC RESIDENTIAL  
MORTGAGE BACKED TRUST, SERIES  
2007-L1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;

1 J.P. MORGAN MORTGAGE  
2 ACQUISITION TRUST 2007-CH3 BY  
3 DEUTSCHE BANK NATIONAL TRUST  
4 COMPANY AS TRUSTEE;  
5 J.P. MORGAN MORTGAGE  
6 ACQUISITION TRUST 2007-CH4 BY  
7 DEUTSCHE BANK NATIONAL TRUST  
8 COMPANY AS TRUSTEE;  
9 J.P. MORGAN MORTGAGE  
10 ACQUISITION TRUST 2007-CHS BY  
11 DEUTSCHE BANK NATIONAL TRUST  
12 COMPANY AS TRUSTEE;  
13 MERRILL LYNCH MORTGAGE  
14 INVESTORS TRUST 2007-MLN1 BY  
15 DEUTSCHE BANK NATIONAL TRUST  
16 COMPANY AS TRUSTEE;  
17 MORGAN STANLEY ABS CAP. 1, INC.  
18 IXIS REAL ESTATE CAPITAL TRUST  
19 2007-HE1 BY DEUTSCHE BANK  
20 NATIONAL TRUST COMPANY AS  
21 TRUSTEE;  
22 MORGAN STANLEY ABS CAP. 1, INC.  
23 TRUST 2007-HE2 BY DEUTSCHE  
24 BANK NATIONAL TRUST COMPANY  
25 AS TRUSTEE;  
26 MORGAN STANLEY ABS CAP. 1, INC.  
27 TRUST 2007-HE3 BY DEUTSCHE  
28 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
MORGAN STANLEY ABS CAP. 1, INC.  
TRUST 2007-HE4 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
MORGAN STANLEY ABS CAP. 1, INC.  
TRUST 2007-HE5 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
MORGAN STANLEY ABS CAP. 1, INC.  
TRUST 2007-HE6 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
MORGAN STANLEY ABS CAP. 1, INC.  
TRUST 2007-HE7 BY DEUTSCHE  
BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;

1 AS TRUSTEE;  
2 MORGAN STANLEY ABS CAP. 1, INC  
3 TRUST 2007-NC1 BY DEUTSCHE  
4 BANK NATIONAL TRUST COMPANY  
5 AS TRUSTEE;  
6 MORGAN STANLEY ABS CAP. 1, INC.  
7 TRUST 2007-NC2 BY DEUTSCHE  
8 BANK NATIONAL TRUST COMPANY  
9 AS TRUSTEE;  
10 MORGAN STANLEY ABS CAP. 1, INC.  
11 TRUST 2007-NC3 BY DEUTSCHE  
12 BANK NATIONAL TRUST COMPANY  
13 AS TRUSTEE;  
14 MORGAN STANLEY ABS CAPITAL 1  
15 INC TRUST 2007-HE1 BY DEUTSCHE  
16 BANK NATIONAL TRUST COMPANY  
17 AS TRUSTEE;  
18 MORGAN STANLEY HOME EQUITY  
19 LOAN TRUST 2007-1 BY DEUTSCHE  
20 BANK NATIONAL TRUST COMPANY  
21 AS TRUSTEE;  
22 MORGAN STANLEY HOME EQUITY  
23 LOAN TRVST 2007-2 BY DEUTSCHE  
24 BANK NATIONAL TRUST COMPANY  
25 AS TRUSTEE;  
26 MORGAN STANLEY HOME EQUITY  
27 LOAN TRVST 2007-3 BY DEUTSCHE  
28 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
MORGAN STANLEY STRUCTURED  
TRUST 12007-1 BYDEUTSCHEBANK  
NATIONAL TRUST COMPANY AS  
TRUSTEE;  
NOVASTAR MORTGAGE FUNDING  
TRUST 2007-1 BY DEUTSCHE BANK  
NATIONAL TRUST COMPANY AS

1 TRUSTEE;  
2 NOVASTAR MORTGAGE FUNDING  
3 TRUST 2007-2 BY DEUTSCHE BANK  
4 NATIONAL TRUST COMPANY AS  
5 TRUSTEE;  
6 POPULAR ABS MORTGAGE PASS-28  
7 THROUGH TRUST 2007-A BY  
8 DEUTSCHE BANK NATIONAL TRUST  
9 COMPANY AS TRUSTEE;  
10 RESIDENTIAL ASSET  
11 SECURITIZATION TRUST 2007-A1 BY  
12 DEUTSCHE BANK NATIONAL TRUST  
13 COMPANY AS TRUSTEE;  
14 RESIDENTIAL ASSET  
15 SECURITIZATION TRUST 2007-A2 BY  
16 DEUTSCHE BANK NATIONAL TRUST  
17 COMPANY AS TRUSTEE;  
18 RESIDENTIAL ASSET  
19 SECURITIZATION TRUST 2007-A3 BY  
20 DEUTSCHE BANK NATIONAL TRUST  
21 COMPANY AS TRUSTEE;  
22 RESIDENTIAL ASSET  
23 SECURITIZATION TRUST 2007-A4 BY  
24 DEUTSCHE BANK NATIONAL TRUST  
25 COMPANY AS TRUSTEE;  
26 RESIDENTIAL ASSET  
27 SECURITIZATION TRUST 2007-A5 BY  
28 DEUTSCHE BANK NATIONAL TRUST



1 COMPANY AS TRUSTEE;  
2 RESIDENTIAL ASSET  
3 SECURITIZATION TRUST 2007-R1 BY  
4 DEUTSCHE BANK NATIONAL TRUST  
5 COMPANY AS TRUSTEE;  
6 SAXON ASSET SECURITIES TRUST  
7 2007-1 BY DEUTSCHE BANK  
8 NATIONAL TRUST COMPANY AS  
9 TRUSTEE;  
10 SECURITIZED ASSET-BACKED  
11 RECEIVABLES SECURITIZED LLC  
12 TRUST 2007-BR1 BY DEUTSCHE  
13 BANK NATIONAL TRUST COMPANY  
14 AS TRUSTEE;  
15 SECURITIZED ASSET-BACKED  
16 RECEIVABLES SECURITIZED LLC  
17 TRUST 2007-BR2 BY DEUTSCHE  
18 BANK NATIONAL TRUST COMPANY  
19 AS TRUSTEE;  
20 SECURITIZED ASSET-BACKED  
21 RECEIVABLES SECURITIZED LLC  
22 TRUST 2007-BR3 BY DEUTSCHE  
23 BANK NATIONAL TRUST COMPANY  
24 AS TRUSTEE;  
25 SECURITIZED ASSET-BACKED  
26 RECEIVABLES SECURITIZED LLC  
27 TRUST 2007-BR4 BY DEUTSCHE  
28 BANK NATIONAL TRUST COMPANY  
AS TRUSTEE;  
SECURITIZED ASSET-BACKED

1 RECEIVABLES SECURITIZED LLC  
2 TRUST 2007-NC1 BY DEUTSCHE  
3 BANK NATIONAL TRUST COMPANY  
4 AS TRUSTEE;  
5 SECURITIZED ASSET-BACKED  
6 RECEIVABLES SECURITIZED LLC  
7 TRUST 2007-NC2 BY DEUTSCHE  
8 BANK NATIONAL TRUST COMPANY  
9 AS TRUSTEE;  
10 SOUND VIEW HOME LOAN TRUST  
11 2007-1 BY DEUTSCHE BANK  
12 NATIONAL TRUST COMPANY AS  
13 TRUSTEE;  
14 SOUNDVIEW HOME LOAN TRUST  
15 2007-NS1 BY DEUTSCHE BANK  
16 NATIONAL TRUST COMPANY AS  
17 TRUSTEE;  
18 SOUNDVIEW HOME LOAN TRUST  
19 2007-WMC1 BY DEUTSCHE BANK  
20 NATIONAL TRUST COMPANY AS  
21 TRUSTEE;  
22 WAMU ASSET-BACKED CERTS.  
23 SERIES 2007-HE1 BY DEUTSCHE  
24 BANK NATIONAL TRUST COMPANY  
25 AS TRUSTEE;  
26 RALI 2004 QA1 BY HSBC BANK USA  
27 AS TRUSTEE;  
28 RALI 2004 QA2 BY HSBC BANK USA  
AS TRUSTEE;  
RALI 2004 QA3 BY HSBC BANK USA  
AS TRUSTEE;  
RALI 2004 QA4 BY HSBC BANK USA  
AS TRUSTEE;  
RALI 2004 QAS BY HSBC BANK USA  
AS TRUSTEE;  
RALI 2004 QA6 BY HSBC BANK USA  
AS TRUSTEE;  
RALI 2004 QR1 BY HSBC BANK USA  
AS TRUSTEE;  
RALI 2004 QS 1 BY HSBC BANK USA

1 AS TRUSTEE;  
2 RALI 2004 QS 11 BY HSBC BANK USA  
3 AS TRUSTEE;  
4 RALI 2004 QS12 BY HSBC BANK USA  
5 AS TRUSTEE;  
6 RALI 2004 QS13 BY HSBC BANK USA  
7 AS TRUSTEE;  
8 RALI 2004 QS14 BY HSBC BANK USA  
9 AS TRUSTEE;  
10 RALI 2004 QS15 BY HSBC BANK USA  
11 AS TRUSTEE;  
12 RALI 2004 QS2 BY HSBC BANK USA  
13 AS TRUSTEE;  
14 RALI 2004 QS3 BY HSBC BANK USA  
15 AS TRUSTEE;  
16 RALI 2004 QS4 BY HSBC BANK USA  
17 AS TRUSTEE;  
18 RALI 2004 QSS BY HSBC BANK USA  
19 AS TRUSTEE;  
20 RALI 2004 QS6 BY HSBC BANK USA  
21 AS TRUSTEE;  
22 RALI 2004 QS7 BY HSBC BANK USA  
23 AS TRUSTEE;  
24 RALI 2004 QS8 BY HSBC BANK USA  
25 AS TRUSTEE;  
26 RALI 2004 QS9 BY HSBC BANK USA  
27 AS TRUSTEE;  
28 RALI 2004QS 10 BY HSBC BANK USA  
AS TRUSTEE;  
RAMP 2004 SL1 BY HSBC BANK USA  
AS TRUSTEE;  
RAMP 2004 SL2 BY HSBC BANK USA  
AS TRUSTEE;  
RAMP 2004-SL3 BY HSBC BANK USA  
AS TRUSTEE;  
RAMP 2004-SL4 BY HSBC BANK USA  
AS TRUSTEE;  
SAXON ASSET SECURITIES TRUST  
2004-1 BY HSBC BANK USA AS  
TRUSTEE;

1 SAXON ASSET SECURITIES TRUST  
2 2004-2 BY HSBC BANK USA AS  
3 TRUSTEE;  
4 SAXON ASSET SECURITIES TRUST  
5 2004-3 BY HSBC BANK USA AS  
6 TRUSTEE;  
7 RALI 2005QA1 BY HSBC BANK USA  
8 AS TRUSTEE;  
9 ALI 2005QA10 BY HSBC BANK USA  
10 AS TRUSTEE;  
11 RALI 2005QA11 BY HSBC BANK USA  
12 AS TRUSTEE;  
13 RALI 2005QA12 BY HSBC BANK USA  
14 AS TRUSTEE;  
15 RALI 2005QA13 BY HSBC BANK USA  
16 AS TRUSTEE;  
17 RALI 2005QA2 BY HSBC BANK USA  
18 AS TRUSTEE;  
19 RALI 2005QA3 BY HSBC BANK USA  
20 AS TRUSTEE;  
21 RALI2005QA4 BY HSBC BANK USA  
22 AS TRUSTEE;  
23 RALI 2005QA5 BY HSBC BANK USA  
24 AS TRUSTEE;  
25 RALI 2005QA6 BY HSBC BANK USA  
26 AS TRUSTEE;  
27 RALI 2005QA7 BY HSBC BANK USA  
28 AS TRUSTEE;  
RALI 2005QA8 BY HSBC BANK USA  
AS TRUSTEE;  
RALI 2005QA9 BY HSBC BANK USA  
AS TRUSTEE;  
RALI 2005Q01 BY HSBC BANK USA  
AS TRUSTEE;  
RALI 2005Q02 BY HSBC BANK USA  
AS TRUSTEE;  
RALI 2005Q03 BY HSBC BANK USA  
AS TRUSTEE;  
RALI 2005Q04 BY HSBC BANK USA  
AS TRUSTEE;

1 RALI 2005Q05 BY HSBC BANK USA  
AS TRUSTEE;  
2 RALI 2005QR1 BY HSBC BANK USA  
AS TRUSTEE;  
3 RALI 2005QS 1 BY HSBC BANK USA  
AS TRUSTEE;  
4 RALI 2005QS10 BY HSBC BANK USA  
AS TRUSTEE;  
5 RALI 2005QS 11 BY HSBC BANK USA  
AS TRUSTEE;  
6 RALI 2005QS12 BY HSBC BANK USA  
AS TRUSTEE;  
7 RALI 2005QS13 BY HSBC BANK USA  
AS TRUSTEE;  
8 RALI 2005QS14 BY HSBC BANK USA  
AS TRUSTEE;  
9 RALI 2005QS 15 BY HSBC BANK USA  
AS TRUSTEE;  
10 RALI 2005QS 16 BY HSBC BANK USA  
AS TRUSTEE;  
11 RALI 2005QS17 BY HSBC BANK USA  
AS TRUSTEE;  
12 RALI 2005QS2 BY HSBC BANK USA  
AS TRUSTEE;  
13 RALI 2005QS3 BY HSBC BANK USA  
AS TRUSTEE;  
14 RALI 2005QS4 BY HSBC BANK USA  
AS TRUSTEE;  
15 RALI 2005QS5 BY HSBC BANK USA  
AS TRUSTEE;  
16 RALI 2005QS7 BY HSBC BANK USA  
AS TRUSTEE;  
17 RALI 2005QS8 BY HSBC BANK USA  
AS TRUSTEE;  
18 RALI 2005QS9 BY HSBC BANK USA  
AS TRUSTEE;  
19 RALI 2006QA11 BY HSBC BANK USA  
AS TRUSTEE;  
20 RALI 2006QH1 BY HSBC BANK USA  
AS TRUSTEE;  
21  
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23  
24  
25  
26  
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1 RALI 2006QO 1 BY HSBC BANK USA  
2 AS TRUSTEE;  
3 RALI 2006QO 10 BY HSBC BANK USA  
4 AS TRUSTEE;  
5 RALI 2006Q03 BY HSBC BANK USA  
6 AS TRUSTEE;  
7 RALI 2006Q04 BY HSBC BANK USA  
8 AS TRUSTEE;  
9 RALI 2006Q05 BY HSBC BANK USA  
10 AS TRUSTEE;  
11 RALI 2006Q06 BY HSBC BANK USA  
12 AS TRUSTEE;  
13 RALI 2006Q07 BY HSBC BANK USA  
14 AS TRUSTEE;  
15 RALI 2006Q08 BY HSBC BANK USA  
16 AS TRUSTEE;  
17 RALI 2006Q09 BY HSBC BANK USA  
18 AS TRUSTEE;  
19 RALI 2006QS 1 BY HSBC BANK USA  
20 AS TRUSTEE;  
21 SAXON ASSET SECURITIES TRUST  
22 (SAST) 2006-3 BY HSBC BANK USA  
23 AS TRUSTEE;  
24 RALI 2007 QA1 TRUST BY HSBC  
25 BANK USA AS TRUSTEE;  
26 RALI 2007 QA2 TRUST BY HSBC  
27 BANK USA AS TRUSTEE;  
28 RALI 2007 QA3 TRUST BY HSBC  
BANK USA AS TRUSTEE;  
RALI 2007 QA4 TRUST BY HSBC  
BANK USA AS TRUSTEE;  
RALI 2007 QA5 TRUST BY HSBC  
BANK USA AS TRUSTEE;  
RALI 2007 QH1 TRUST BY HSBC  
BANK USA AS TRUSTEE;  
RALI 2007 QH2 TRUST BY HSBC  
BANK USA AS TRUSTEE;  
RALI 2007 QH3 TRUST BY HSBC  
BANK USA AS TRUSTEE;  
RALI 2007 QH4 TRUST BY HSBC

1 BANK USA AS TRUSTEE;  
2 RALI 2007 QH5 TRUST BY HSBC  
3 BANK USA AS TRUSTEE;  
4 RALI 2007 QH6 TRUST BY HSBC  
5 BANK USA AS TRUSTEE;  
6 RALI 2007 QH7 TRUST BY HSBC  
7 BANK USA AS TRUSTEE;  
8 RALI 2007 QH8 TRUST BY HSBC  
9 BANK USA AS TRUSTEE;  
10 RALI 2007 QH9 TRUST BY HSBC  
11 BANK USA AS TRUSTEE;  
12 RALI 2007 Q01 TRUST BY HSBC  
13 BANK USA AS TRUSTEE;  
14 RALI 2007 Q02 TRUST BY HSBC  
15 BANK USA AS TRUSTEE;  
16 RALI 2007 Q03 TRUST BY HSBC  
17 BANK USA AS TRUSTEE;  
18 RALI 2007 Q04 TRUST BY HSBC  
19 BANK USA AS TRUSTEE;  
20 RALI 2007 Q05 TRUST BY HSBC  
21 BANK USA AS TRUSTEE;  
22 RALI 2007 QS1 TRUST BY HSBC  
23 BANK USA AS TRUSTEE;  
24 RALI 2007 QS 10 TRUST BY HSBC  
25 BANK USA AS TRUSTEE;  
26 RALI 2007 QS 11 TRUST BY HSBC  
27 BANK USA AS TRUSTEE;  
28 RALI 2007 QS2 TRUST BY HSBC  
BANK USA AS TRUSTEE;  
RALI 2007 QS3 TRUST BY HSBC  
BANK USA AS TRUSTEE;  
RALI 2007 QS4 TRUST BY HSBC  
BANK USA AS TRUSTEE;  
RALI 2007 QS5 TRUST BY HSBC  
BANK USA AS TRUSTEE;  
RALI 2007 QS6 TRUST BY HSBC  
BANK USA AS TRUSTEE;  
RALI 2007 QS7 TRUST BY HSBC  
BANK USA AS TRUSTEE;  
RALI 2007 QS8 TRUST BY HSBC

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*



1 BANK USA AS TRUSTEE;  
2 RALI 2007 QS9 TRUST BY HSBC  
3 BANK USA AS TRUSTEE;  
4 RFMSI SERIES 2007-S4 TRUST BY  
5 HSBC BANK USA AS TRUSTEE;  
6 RFMSI SERIES 2007-SS TRUST BY  
7 HSBC BANK USA AS TRUSTEE;  
8 ACCREDITED MORTGAGE LOAN  
9 TRUST 2004-2 LASALLE BANK  
10 SUCCEEDED BY BANK OF AMERICA  
11 AS TRUSTEE;  
12 BEAR STEARNS ASSET BACKED  
13 SECURITIES I TRUST 2004-1  
14 LASALLE BANK SUCCEEDED BY  
15 BANK OF AMERICA AS TRUSTEE;  
16 BEAR STEARNS ASSET BACKED  
17 SECURITIES I TRUST 2004-2  
18 LASALLE BANK SUCCEEDED BY  
19 BANK OF AMERICA AS TRUSTEE;  
20 BEAR STEARNS ASSET BACKED  
21 SECURITIES I TRUST 2004-FR1  
22 LASALLE BANK SUCCEEDED BY  
23 BANK OF AMERICA AS TRUSTEE;  
24 BEAR STEARNS ASSET BACKED  
25 SECURITIES I TRUST 2004-FR2  
26 LASALLE BANK SUCCEEDED BY  
27 BANK OF AMERICA AS TRUSTEE;  
28 BEAR STEARNS ASSET BACKED

1 SECURITIES I TRUST 2004-HE11  
2 LASALLE BANK SUCCEEDED BY  
3 BANK OF AMERICA AS TRUSTEE;  
4 BEAR STEARNS ASSET BACKED  
5 SECURITIES I TRUST 2004-HE2  
6 LASALLE BANK SUCCEEDED BY  
7 BANK OF AMERICA AS TRUSTEE;  
8 BEAR STEARNS ASSET BACKED  
9 SECURITIES I TRUST 2004-HE3  
10 LASALLE BANK SUCCEEDED BY  
11 BANK OF AMERICA AS TRUSTEE;  
12 BEAR STEARNS ASSET BACKED  
13 SECURITIES I TRUST 2004-HE4  
14 LASALLE BANK SUCCEEDED BY  
15 BANK OF AMERICA AS TRUSTEE;  
16 BEAR STEARNS ASSET BACKED  
17 SECURITIES I TRUST 2004-HE5  
18 LASALLE BANK SUCCEEDED BY  
19 BANK OF AMERICA AS TRUSTEE;  
20 BEAR STEARNS ASSET BACKED  
21 SECURITIES I TRUST 2004-HE6  
22 LASALLE BANK SUCCEEDED BY  
23 BANK OF AMERICA AS TRUSTEE;  
24 BEAR STEARNS ASSET BACKED  
25 SECURITIES I TRUST 2004-HE7  
26 LASALLE BANK SUCCEEDED BY  
27 BANK OF AMERICA AS TRUSTEE;  
28 LEHMAN ABS CORP. MORTGAGE

1 PASS-THROUGH CERTS. 2004-1  
2 LASALLE BANK SUCCEEDED BY  
3 BANK OF AMERICA AS TRUSTEE;  
4 STRUCTURED ASSET MORTGAGE  
5 INVESTMENTS II, INC. 2004-11XS  
6 LASALLE BANK SUCCEEDED BY  
7 BANK OF AMERICA AS TRUSTEE;  
8 STRUCTURED ASSET MORTGAGE  
9 INVESTMENTS II, INC. 2004-21XS  
10 LASALLE BANK SUCCEEDED BY  
11 BANK OF AMERICA AS TRUSTEE;  
12 WAMU MSC MORTGAGE  
13 PASSTHROUGH CERTIFICATES  
14 SERIES 2004-RA4 LASALLE BANK  
15 SUCCEEDED BY BANK OF AMERICA  
16 AS TRUSTEE;  
17 ACCREDITED MORTGAGE LOAN  
18 TRUST 2005-3 LASALLE BANK  
19 SUCCEEDED BY BANK OF AMERICA  
20 AS TRUSTEE;  
21 WAMU MORTGAGE PASS-THROUGH  
22 CERTIFICATES 2005-AR14 LASALLE  
23 BANK SUCCEEDED BY BANK OF  
24 AMERICA AS TRUSTEE;  
25 WAMU MORTGAGE PASS-THROUGH  
26 CERTIFICATES 2005-AR15 LASALLE  
27 BANK SUCCEEDED BY BANK OF  
28 AMERICA AS TRUSTEE;

1 WAMU MORTGAGE PASS-THROUGH  
2 CERTIFICATES 2005-AR3 LASALLE  
3 BANK SUCCEEDED BY BANK OF  
4 AMERICA AS TRUSTEE;  
5 WAMU MORTGAGE PASS-THROUGH  
6 CERTIFICATES 2005-ARS LASALLE  
7 BANK SUCCEEDED BY BANK OF  
8 AMERICA AS TRUSTEE;  
9 WAMU MORTGAGE PASS-THROUGH  
10 CERTIFICATES 2005-AR7 LASALLE  
11 BANK SUCCEEDED BY BANK OF  
12 AMERICA AS TRUSTEE;  
13 WAMU MORTGAGE PASS-THROUGH  
14 CERTIFICATES 2005-AR9 LASALLE  
15 BANK SUCCEEDED BY BANK OF  
16 AMERICA AS TRUSTEE;  
17 BEAR STEARNS ASSET BACKED  
18 SECURITIES I TRUST 2005-AQ1  
19 LASALLE BANK SUCCEEDED BY  
20 BANK OF AMERICA AS TRUSTEE;  
21 BEAR STEARNS ASSET BACKED  
22 SECURITIES I TRUST 2005-AQ2  
23 LASALLE BANK SUCCEEDED BY  
24 BANK OF AMERICA AS TRUSTEE;  
25 BEAR STEARNS ASSET BACKED  
26 SECURITIES I TRUST 2005 EC-1  
27 LASALLE BANK SUCCEEDED BY  
28 BANK OF AMERICA AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 BEAR STEARNS ASSET BACKED  
2 SECURITIES I TRUST 2005 –HE11  
3 LASALLE BANK SUCCEEDED BY  
4 BANK OF AMERICA AS TRUSTEE;  
5 BEAR STEARNS ASSET BACKED  
6 SECURITIES I TRUST 2005-HE12  
7 LASALLE BANK SUCCEEDED BY  
8 BANK OF AMERICA AS TRUSTEE;  
9 BEAR STEARNS ASSET BACKED  
10 SECURITIES I TRUST 2005-HE3  
11 LASALLE BANK SUCCEEDED BY  
12 BANK OF AMERICA AS TRUSTEE;  
13 BEAR STEARNS ASSET BACKED  
14 SECURITIES I TRUST 2005-HE4  
15 LASALLE BANK SUCCEEDED BY  
16 BANK OF AMERICA AS TRUSTEE;  
17 BEAR STEARNS ASSET BACKED  
18 SECURITIES I TRUST 2005 HE6  
19 LASALLE BANK SUCCEEDED BY  
20 BANK OF AMERICA AS TRUSTEE;  
21 BEAR STEARNS ASSET BACKED  
22 SECURITIES I TRUST 2005-HE7  
23 LASALLE BANK SUCCEEDED BY  
24 BANK OF AMERICA AS TRUSTEE;  
25 BEAR STEARNS ASSET BACKED  
26 SECURITIES I TRUST 2005-HE9  
27 LASALLE BANK SUCCEEDED BY  
28 BANK OF AMERICA AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 BEAR STEARNS ASSET BACKED  
2 SECURITIES I TRUST 2005-TC1  
3 LASALLE BANK SUCCEEDED BY  
4 BANK OF AMERICA AS TRUSTEE;  
5 BEAR STEARNS ASSET BACKED  
6 SECURITIES I TRUST 2005-TC2  
7 LASALLE BANK SUCCEEDED BY  
8 BANI( OF AMERICA AS TRUSTEE;  
9 BEAR STEARNS ASSET BACKED  
10 SECURITIES I TRUST 2005-HE3  
11 LASALLE BANK SUCCEEDED BY  
12 BANK OF AMERICA AS TRUSTEE;  
13 GSAMP TRUST 2005-HE6 LASALLE  
14 BANK SUCCEEDED BY BANK OF  
15 AMERICA AS TRUSTEE;  
16 LEHMAN XS TRUST 2005-2 LASALLE  
17 BANK SUCCEEDED BY BANK OF  
18 AMERICA AS TRUSTEE;  
19 SACO I TRUST 2005-6 LASALLE  
20 BANK SUCCEEDED BY BANK OF  
21 AMERICA AS TRUSTEE;  
22 SACO I TRUST 2005-9 LASALLE  
23 BANK SUCCEEDED BY BANK OF  
24 AMERICA AS TRUSTEE;  
25 SACO I TRUST 2005-WM1 LASALLE  
26 BANK SUCCEEDED BY BANK OF  
27 AMERICA AS TRUSTEE;  
28 SACO I TRUST 2005-WM2 LASALLE  
BANK SUCCEEDED BY BANK OF  
AMERICA AS TRUSTEE;  
SACO I TRUST 2005-WM3 LASALLE  
BANK SUCCEEDED BY BANK OF  
AMERICA AS TRUSTEE;  
STRUCTURED ADJUSTABLE RATE  
MORTGAGE LOAN TRUST 2005-8XS  
LASALLE BANK SUCCEEDED BY  
BANK OF AMERICA AS TRUSTEE;  
STRUCTURED ASSET INV LASALLE  
TRUSTEE AS A TRUSTEE FOR  
THORNBURG MORTGAGE

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 SECURITIES TRUST 2005-2  
2 ESTMENT LOAN TRUST (SAIL) 2005-1  
3 LASALLE BANK SUCCEEDED BY  
4 BANK OF AMERICA AS TRUSTEE;  
5 STRUCTURED ASSET INVESTMENT  
6 LOAN TRUST 2005-2 LASALLE BANK  
7 SUCCEEDED BY BANK OF AMERICA  
8 AS TRUSTEE;  
9 THORNBURG MORTGAGE  
10 SECURITIES TRUST 2005-2 LASALLE  
11 BANK SUCCEEDED BY BANK OF  
12 AMERICA AS TRUSTEE;  
13 THORNBURG MORTGAGE  
14 SECURITIES TRUST 2005-3 LASALLE  
15 BANK SUCCEEDED BY BANK OF  
16 AMERICA AS TRUSTEE;  
17 WAMU MORTGAGE PASS-THROUGH  
18 CERTIFICATES 2005-AR12 LASALLE  
19 BANK SUCCEEDED BY BANK OF  
20 AMERICA AS TRUSTEE;  
21 THORNBURG MORTGAGE  
22 SECURITIES TRUST 2005-2 LASALLE  
23 BANK SUCCEEDED BY BANK OF  
24 AMERICA AS TRUSTEE;  
25 WMALT 2005-1 LASALLE BANK  
26 SUCCEEDED BY BANK OF AMERICA  
27 AS TRUSTEE;  
28 WMALT 2005-10 LASALLE BANK  
SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
WMALT 2005-11 LASALLE BANK  
SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
WMALT 2005-2 LASALLE BANK  
SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
WMALT 2005-3 LASALLE BANK  
SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
WMALT 2005-4 LASALLE BANK



1 SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
2 WMALT 2005-5 LASALLE BANK  
3 SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
4 WMALT 2005-6 LASALLE BANK  
5 SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
6 WMALT 2005-7 LASALLE BANK  
7 SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
8 WMALT 2005-8 LASALLE BANK  
9 SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
10 WMALT 2005-9 LASALLE BANK  
11 SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
12 WMALT 2005-ARI LASALLE BANK  
13 SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
14 WAMU MORTGAGE PASS-THROUGH  
15 CERTIFICATES 2005-AR14 LASALLE  
BANK SUCCEEDED BY. BANK OF  
16 AMERICA AS TRUSTEE;  
17 WAMU MORTGAGE PASS-THROUGH  
18 CERTIFICATES 2005-AR15 LASALLE  
BANK SUCCEEDED BY BANK OF  
19 AMERICA AS TRUSTEE;  
20 WAMU MORTGAGE PASS-THROUGH  
21 CERTIFICATES 2005-AR17 LASALLE  
BANK SUCCEEDED BY BANK OF  
22 AMERICA AS TRUSTEE;  
23 WAMU MORTGAGE PASS-THROUGH  
24 CERTIFICATES 2005-AR19 LASALLE  
BANK SUCCEEDED BY BANK OF  
25 AMERICA AS TRUSTEE;  
26 WAMU MORTGAGE PASS-THROUGH  
27 CERTIFICATES 2005-AR3 LASALLE  
BANK SUCCEEDED BY BANK OF  
AMERICA AS TRUSTEE;

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 WAMU MORTGAGE PASS-THROUGH  
2 CERTIFICATES 2005-ARS LASALLE  
3 BANK SUCCEEDED BY BANK OF  
4 AMERICA AS TRUSTEE;  
5 WAMU MORTGAGE PASS-THROUGH  
6 CERTIFICATES 2005-AR7 LASALLE  
7 BANK SUCCEEDED BY BANK OF  
8 AMERICA AS TRUSTEE;  
9 WAMU MORTGAGE PASS-THROUGH  
10 CERTIFICATES 2005-AR14 LASALLE  
11 BANK SUCCEEDED BY BANK OF  
12 AMERICA AS TRUSTEE;  
13 BEAR STEARNS ASSET BACKED  
14 SECURITIES I TRUST 2006-AQ1  
15 LASALLE BANK SUCCEEDED BY  
16 BANK OF AMERICA AS TRUSTEE;  
17 BEAR STEARNS ASSET BACKED  
18 SECURITIES I TRUST 2006-HE1  
19 LASALLE BANK SUCCEEDED BY  
20 BANK OF AMERICA AS TRUSTEE;  
21 BEAR STEARNS ASSET BACKED  
22 SECURITIES I TRUST 2006-HE1O  
23 LASALLE BANK SUCCEEDED BY  
24 BANK OF AMERICA AS TRUSTEE;  
25 BEAR STEARNS ASSET BACKED  
26 SECURITIES I TRUST 2006-HE2  
27 LASALLE BANK SUCCEEDED BY  
28 BANK OF AMERICA AS TRUSTEE;  
29

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 BEAR STEARNS ASSET BACKED  
2 SECURITIES I TRUST 2006-HE9  
3 LASALLE BANK SUCCEEDED BY  
4 BANK OF AMERICA AS TRUSTEE;  
5 BEAR STEARNS ASSET BACKED  
6 SECURITIES I TRUST 2006-PC1  
7 LASALLE BANK SUCCEEDED BY  
8 BANK OF AMERICA AS TRUSTEE;  
9 BEAR STEARNS ASSET BACKED  
10 SECURITIES I TRUST 2006-EC1  
11 LASALLE BANK SUCCEEDED BY  
12 BANK OF AMERICA AS TRUSTEE;  
13 BEAR STEARNS ASSET BACKED  
14 SECURITIES I TRUST 2006-EC2  
15 LASALLE BANK SUCCEEDED BY  
16 BANK OF AMERICA AS TRUSTEE;  
17 BEAR STEARNS ASSET BACKED  
18 SECURITIES I TRUST 2006-1  
19 LASALLE BANK SUCCEEDED BY  
20 BANK OF AMERICA AS TRUSTEE;  
21 BEAR STEARNS ASSET BACKED  
22 SECURITIES I TRUST 2006-SL 1  
23 LASALLE BANK SUCCEEDED BY  
24 BANK OF AMERICA AS TRUSTEE;  
25 BEAR STEARNS ASSET BACKED  
26 SECURITIES I TRUST 2006-SL2  
27 LASALLE BANK SUCCEEDED BY  
28 BANK OF AMERICA AS TRUSTEE;  
29 BEAR STEARNS ASSET BACKED  
30 SECURITIES I TRUST 2006-SL3  
31 LASALLE BANK SUCCEEDED BY  
32 BANK OF AMERICA AS TRUSTEE;  
33 BEAR STEARNS ASSET BACKED  
34 SECURITIES I TRUST 2006-SL4  
35 LASALLE BANK SUCCEEDED BY  
36 BANK OF AMERICA AS TRUSTEE;  
37 BEAR STEARNS ASSET BACKED  
38 SECURITIES I TRUST 2006-SL5  
39 LASALLE BANK SUCCEEDED BY  
40 BANK OF AMERICA AS TRUSTEE;  
41 BEAR STEARNS ASSET BACKED  
42 SECURITIES I TRUST 2006-SL6  
43 LASALLE BANK SUCCEEDED BY  
44 BANK OF AMERICA AS TRUSTEE;  
45 BEAR STEARNS ASSET BACKED  
46 SECURITIES I TRUST 2006-SL7  
47 LASALLE BANK SUCCEEDED BY  
48 BANK OF AMERICA AS TRUSTEE;  
49 BEAR STEARNS ASSET BACKED  
50 SECURITIES I TRUST 2006-SL8  
51 LASALLE BANK SUCCEEDED BY  
52 BANK OF AMERICA AS TRUSTEE;  
53 BEAR STEARNS ASSET BACKED  
54 SECURITIES I TRUST 2006-SL9  
55 LASALLE BANK SUCCEEDED BY  
56 BANK OF AMERICA AS TRUSTEE;  
57 BEAR STEARNS ASSET BACKED  
58 SECURITIES I TRUST 2006-SL10  
59 LASALLE BANK SUCCEEDED BY  
60 BANK OF AMERICA AS TRUSTEE;  
61 BEAR STEARNS ASSET BACKED  
62 SECURITIES I TRUST 2006-SL11  
63 LASALLE BANK SUCCEEDED BY  
64 BANK OF AMERICA AS TRUSTEE;  
65 BEAR STEARNS ASSET BACKED  
66 SECURITIES I TRUST 2006-SL12  
67 LASALLE BANK SUCCEEDED BY  
68 BANK OF AMERICA AS TRUSTEE;  
69 BEAR STEARNS ASSET BACKED  
70 SECURITIES I TRUST 2006-SL13  
71 LASALLE BANK SUCCEEDED BY  
72 BANK OF AMERICA AS TRUSTEE;  
73 BEAR STEARNS ASSET BACKED  
74 SECURITIES I TRUST 2006-SL14  
75 LASALLE BANK SUCCEEDED BY  
76 BANK OF AMERICA AS TRUSTEE;  
77 BEAR STEARNS ASSET BACKED  
78 SECURITIES I TRUST 2006-SL15  
79 LASALLE BANK SUCCEEDED BY  
80 BANK OF AMERICA AS TRUSTEE;  
81 BEAR STEARNS ASSET BACKED  
82 SECURITIES I TRUST 2006-SL16  
83 LASALLE BANK SUCCEEDED BY  
84 BANK OF AMERICA AS TRUSTEE;  
85 BEAR STEARNS ASSET BACKED  
86 SECURITIES I TRUST 2006-SL17  
87 LASALLE BANK SUCCEEDED BY  
88 BANK OF AMERICA AS TRUSTEE;  
89 BEAR STEARNS ASSET BACKED  
90 SECURITIES I TRUST 2006-SL18  
91 LASALLE BANK SUCCEEDED BY  
92 BANK OF AMERICA AS TRUSTEE;  
93 BEAR STEARNS ASSET BACKED  
94 SECURITIES I TRUST 2006-SL19  
95 LASALLE BANK SUCCEEDED BY  
96 BANK OF AMERICA AS TRUSTEE;  
97 BEAR STEARNS ASSET BACKED  
98 SECURITIES I TRUST 2006-SL20  
99 LASALLE BANK SUCCEEDED BY  
100 BANK OF AMERICA AS TRUSTEE;

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

BEAR STEARNS ASSET BACKED  
SECURITIES I TRUST 2006-SL6  
LASALLE BANK SUCCEEDED BY  
BANK OF AMERICA AS TRUSTEE;  
C-BASS 2006-CB7 TRUST LASALLE  
BANK SUCCEEDED BY BANK OF  
AMERICA AS TRUSTEE;  
C-BASS 2006-CB9 TRUST LASALLE  
BANK SUCCEEDED BY BANK OF  
AMERICA AS TRUSTEE;  
FFMLT TRUST 2006-FF18 LASALLE  
BANK SUCCEEDED BY BANK OF  
AMERICA AS TRUSTEE;  
LEHMAN XS TRUST 2006-19  
LASALLE BANK SUCCEEDED BY  
BANK OF AMERICA AS TRUSTEE;  
LEHMAN XS TRUST 2006-20  
LASALLE BANK SUCCEEDED BY  
BANK OF AMERICA AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST 2006-FF1  
LASALLE BANK SUCCEEDED BY  
BANK OF AMERICA AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST 2006-FM1  
LASALLE BANK SUCCEEDED BY  
BANK OF AMERICA AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST 2006-MLMN1  
LASALLE BANK SUCCEEDED BY  
BANK OF AMERICA AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST 2006-RM1  
LASALLE BANK SUCCEEDED BY  
BANK OF AMERICA AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST 2006-RM4  
LASALLE BANK SUCCEEDED BY  
BANK OF AMERICA AS TRUSTEE;  
MERRILL LYNCH MORTGAGE

1 INVESTORS TRUST 2006-SL1  
2 LASALLE BANK SUCCEEDED BY  
3 BANK OF AMERICA AS TRUSTEE;  
4 MERRILL LYNCH MORTGAGE  
5 INVESTORS TRUST 2006-10SL  
6 LASALLE BANK SUCCEEDED BY  
7 BANK OF AMERICA AS TRUSTEE;  
8 MERRILL LYNCH MORTGAGE  
9 INVESTORS TRUST 2006-11 LASALLE  
10 BANK SUCCEEDED BY BANK OF  
11 AMERICA AS TRUSTEE;  
12 MERRILL LYNCH MORTGAGE  
13 INVESTORS TRUST 2006-12XS  
14 LASALLE BANK SUCCEEDED BY  
15 BANK OF AMERICA AS TRUSTEE;  
16 MERRILL LYNCH MORTGAGE  
17 INVESTORS TRUST 2006-13ARX  
18 LASALLE BANK SUCCEEDED BY  
19 BANK OF AMERICA AS TRUSTEE;  
20 MERRILL LYNCH MORTGAGE  
21 INVESTORS TRUST 2006-14SL  
22 LASALLE BANK SUCCEEDED BY  
23 BANK OF AMERICA AS TRUSTEE;  
24 MERRILL LYNCH MORTGAGE  
25 INVESTORS TRUST 2006-1SXS  
26 LASALLE BANK SUCCEEDED BY  
27 BANK OF AMERICA AS TRUSTEE;  
28 MERRILL LYNCH MORTGAGE

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 INVESTORS TRUST 2006-2 LASALLE  
2 BANK SUCCEEDED BY BANK OF  
3 AMERICA AS TRUSTEE;  
4 MERRILL LYNCH MORTGAGE  
5 INVESTORS TRUST 2006-3AR  
6 LASALLE BANK SUCCEEDED BY  
7 BANK OF AMERICA AS TRUSTEE;  
8 MERRILL LYNCH MORTGAGE  
9 INVESTORS TRUST 2006-SAR  
10 LASALLE BANK SUCCEEDED BY  
11 BANK OF AMERICA AS TRUSTEE;  
12 MERRILL LYNCH MORTGAGE  
13 INVESTORS TRUST 2006-2006-7  
14 LASALLE BANK SUCCEEDED BY  
15 BANK OF AMERICA AS TRUSTEE;  
16 MERRILL LYNCH MORTGAGE  
17 INVESTORS TRUST 2006-8AR  
18 LASALLE BANK SUCCEEDED BY  
19 BANK OF AMERICA AS TRUSTEE;  
20 OWNIT MORTGAGE LOAN TRUST  
21 2006-3 LASALLE BANK SUCCEEDED  
22 BY BANK OF AMERICA AS  
23 TRUSTEE;  
24 OWNIT MORTGAGE LOAN TRUST  
25 2006-4 LASALLE BANK SUCCEEDED  
26 BY BANK OF AMERICA AS  
27 TRUSTEE;  
28 SACO I TRUST 2006-3 LASALLE  
BANK SUCCEEDED BY BANK OF  
AMERICA AS TRUSTEE;  
SACO I TRUST 2006-3 LASALLE  
BANK SUCCEEDED BY BANK OF

1 AMERICA AS TRUSTEE;  
2 THORNBURG MORTGAGE  
3 SECURITIES TRUST 2006-1  
4 LASALLE BANK SUCCEEDED BY  
5 BANK OF AMERICA AS TRUSTEE;  
6 THORNBURG MORTGAGE  
7 SECURITIES TRUST 2006-2  
8 LASALLE BANK SUCCEEDED BY  
9 BANK OF AMERICA AS TRUSTEE;  
10 THORNBURG MORTGAGE  
11 SECURITIES TRUST2006-3 LASALLE  
12 BANK SUCCEEDED BY BANK OF  
13 AMERICA AS TRUSTEE;  
14 THORNBURG MORTGAGE  
15 SECURITIES TRUST 2006-4  
16 LASALLE BANK SUCCEEDED BY  
17 BANK OF AMERICA AS TRUSTEE;  
18 THORNBURG MORTGAGE  
19 SECURITIES TRUST 2006-5  
20 LASALLE BANK SUCCEEDED BY  
21 BANK OF AMERICA AS TRUSTEE;  
22 WAMU MORTGAGE PASS-THROUGH  
23 CERTIFICATES 2006-ARII LASALLE  
24 BANK SUCCEEDED BY BANK OF  
25 AMERICA AS TRUSTEE;  
26 THORNBURG MORTGAGE  
27 SECURITIES TRUST 2006-12  
28 LASALLE BANK SUCCEEDED BY  
BANK OF AMERICA AS TRUSTEE;  
WASHINGTON MUTUAL MORT.  
PASSTHROUGH CERTS, WMALT  
TRUST 2006-8 LASALLE BANK  
SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
WASHINGTON MUTUAL MORT.  
PASS-9 THROUGH CERTS, WMALT



1 TRUST 2006-9 LASALLE BANK  
2 SUCCEEDED BY BANK OF AMERICA  
3 AS TRUSTEE;  
4 WASHINGTON MUTUAL MORT.  
5 PASSTHROUGH CERTS, WMALT  
6 TRUST 2006-ARI LASALLE BANK  
7 SUCCEEDED BY BANK OF AMERICA  
8 AS TRUSTEE;  
9 WASHINGTON MUTUAL MORT.  
10 PASS-14 THROUGH CERTS, WMALT  
11 TRUST 2006-ARIO LASALLE BANK  
12 SUCCEEDED BY BANK OF AMERICA  
13 AS TRUSTEE;  
14 WASHINGTON MUTUAL MORT.  
15 PASSTHROUGH CERTS, WMALT  
16 TRUST 2006-AR2 LASALLE BANK  
17 SUCCEEDED BY BANK OF AMERICA  
18 AS TRUSTEE;  
19 WASHINGTON MUTUAL MORT.  
20 PASS-17 THROUGH CERTS, WMALT  
21 TRUST 2006-AR3 LASALLE BANK  
22 SUCCEEDED BY BANK OF AMERICA  
23 AS TRUSTEE;  
24 WASHINGTON MUTUAL MORT.  
25 PASSTHROUGH CERTS, WMALT  
26 TRUST 2006-AR4 LASALLE BANK  
27 SUCCEEDED BY BANK OF AMERICA  
28 AS TRUSTEE;  
WASHINGTON MUTUAL MORT.  
PASS-22 THROUGH CERTS, WMALT  
TRUST 2006-AR5 LASALLE BANK  
SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
WASHINGTON MUTUAL MORT.  
PASS-24 THROUGH CERTS, WMALT  
TRUST 2006-ARS LASALLE BANK  
SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
WASHINGTON MUTUAL MORT.  
PASS-2 THROUGH CERTS, WMALT

1 TRUST 2006-AR7 LASALLE BANK  
2 SUCCEEDED BY BANK OF AMERICA  
3 AS TRUSTEE;  
4 WASHINGTON MUTUAL MORT.  
5 PASS-4 THROUGH CERTS, WMALT  
6 TRUST 2006-AR8 LASALLE BANK  
7 SUCCEEDED BY BANK OF AMERICA  
8 AS TRUSTEE;  
9 WASHINGTON MUTUAL MORT.  
10 PASSTHROUGH CERTS, WMALT  
11 TRUST 2006-AR9 LASALLE BANK  
12 SUCCEEDED BY BANK OF AMERICA  
13 AS TRUSTEE;  
14 WELLS FARGO HOME EQUITY  
15 ASSET SECURITIES CORP. TRUST  
16 2006-2 LASALLE BANK SUCCEEDED  
17 BY BANK OF AMERICA AS  
18 TRUSTEE;  
19 WASHINGTON MUTUAL ASSET  
20 BACKED CERTS, WMABS TRUST  
21 2006-12 HE1 LASALLE BANK  
22 SUCCEEDED BY BANK OF AMERICA  
23 AS TRUSTEE;  
24 WASHINGTON MUTUAL ASSET  
25 BACKED CERTS, WMABS TRUST  
26 2006-HE2 LASALLE BANK  
27 SUCCEEDED BY BANK OF AMERICA  
28 AS TRUSTEE;  
WASHINGTON MUTUAL ASSET  
BACKED CERTS, WMABS TRUST  
2006-17 HE3 LASALLE BANK  
SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
WASHINGTON MUTUAL ASSET  
BACKED CERTS, WMABS TRUST  
2006-HE4 LASALLE BANK  
SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
WASHINGTON MUTUAL ASSET  
BACKED CERTS, WMABS TRUST

1 2006-22 HE5 LASALLE BANK  
2 SUCCEEDED BY BANK OF AMERICA  
3 AS TRUSTEE;  
4 WASHINGTON MUTUAL ASSET  
5 BACKED CERTS, WMABS TRUST  
6 2006-1 LASALLE BANK SUCCEEDED  
7 BY BANK OF AMERICA AS  
8 TRUSTEE;  
9 WASHINGTON MUTUAL ASSET  
10 BACKED CERTS, WMABS TRUST  
11 2006-2 LASALLE BANK SUCCEEDED  
12 BY BANK OF AMERICA AS  
13 TRUSTEE;  
14 WASHINGTON MUTUAL ASSET  
15 BACKED CERTS, WMABS TRUST  
16 2006-3 LASALLE BANK SUCCEEDED  
17 BY BANK OF AMERICA AS  
18 TRUSTEE;  
19 WASHINGTON MUTUAL ASSET  
20 BACKED CERTS, WMABS TRUST  
21 2006-4 LASALLE BANK SUCCEEDED  
22 BY BANK OF AMERICA AS  
23 TRUSTEE;  
24 WASHINGTON MUTUAL ASSET  
25 BACKED CERTS, WMABS TRUST  
26 2006-5 LASALLE BANK SUCCEEDED  
27 BY BANK OF AMERICA AS  
28 TRUSTEE;  
29 WASHINGTON MUTUAL ASSET  
30 BACKED CERTS, WMABS TRUST  
31 2006-6 LASALLE BANK SUCCEEDED  
32 BY BANK OF AMERICA AS  
33 TRUSTEE;  
34 WASHINGTON MUTUAL ASSET  
35 BACKED CERTS, WMABS TRUST  
36 2006-7 LASALLE BANK SUCCEEDED  
37 BY BANK OF AMERICA AS  
38 TRUSTEE;  
39 WAMU MORTGAGE PASS-THROUGH  
40 CERTIFICATES 2006-AR13 LASALLE

1 BANK SUCCEEDED BY BANK OF  
2 AMERICA AS TRUSTEE;  
3 WASHINGTON MUTUAL ASSET  
4 BACKED CERTS, WMABS TRUST -  
5 AR14 LASALLE BANK SUCCEEDED  
6 BY BANK OF AMERICA AS  
7 TRUSTEE;  
8 WASHINGTON MUTUAL ASSET  
9 BACKED CERTS, WMABS TRUST -  
10 AR15 LASALLE BANK SUCCEEDED  
11 BY BANK OF AMERICA AS  
12 TRUSTEE;  
13 WASHINGTON MUTUAL ASSET  
14 BACKED CERTS, WMABS TRUST -  
15 AR16 LASALLE BANK SUCCEEDED  
16 BY BANK OF AMERICA AS  
17 TRUSTEE;  
18 WASHINGTON MUTUAL ASSET  
19 BACKED CERTS, WMABS TRUST -  
20 AR17 LASALLE BANK SUCCEEDED  
21 BY BANK OF AMERICA AS  
22 TRUSTEE;  
23 WASHINGTON MUTUAL ASSET  
24 BACKED CERTS, WMABS TRUST -  
25 AR18 LASALLE BANK SUCCEEDED  
26 BY BANK OF AMERICA AS  
27 TRUSTEE;  
28 WASHINGTON MUTUAL ASSET  
BACKED CERTS, WMABS TRUST -  
AR19 LASALLE BANK. SUCCEEDED  
BY BANK OF AMERICA AS TRUSTEE;  
WASHINGTON MUTUAL ASSET  
BACKED CERTS, WMABS TRUST -  
AR5 LASALLE BANK SUCCEEDED  
BY BANK OF AMERICA AS  
TRUSTEE;  
WASHINGTON MUTUAL ASSET  
BACKED CERTS, WMABS TRUST -  
AR6 LASALLE BANK SUCCEEDED  
BY BANK OF AMERICA AS

1 TRUSTEE;  
2 WASHINGTON MUTUAL ASSET  
3 BACKED CERTS, WMABS TRUST -  
4 AR7 LASALLE BANK SUCCEEDED  
5 BY BANK OF AMERICA AS  
6 TRUSTEE;  
7 BEAR STEARNS ASSET BACKED  
8 SECURITIES I TRUST 2007-AQ1  
9 LASALLE BANK SUCCEEDED BY  
10 BANK OF AMERICA AS TRUSTEE;  
11 BEAR STEARNS ASSET BACKED  
12 SECURITIES I TRUST 2007-AQ2  
13 LASALLE BANK SUCCEEDED BY  
14 BANK OF AMERICA AS TRUSTEE;  
15 BEAR STEARNS ASSET BACKED  
16 SECURITIES I TRUST 2007-FS1  
17 LASALLE BANK SUCCEEDED BY  
18 BANK OF AMERICA AS TRUSTEE;  
19 BEAR STEARNS ASSET BACKED  
20 SECURITIES I TRUST 2007-HE1  
21 LASALLE BANK SUCCEEDED BY  
22 BANK OF AMERICA AS TRUSTEE;  
23 BEAR STEARNS ASSET BACKED  
24 SECURITIES I TRUST 2007-HE2  
25 LASALLE BANK SUCCEEDED BY  
26 BANK OF AMERICA AS TRUSTEE;  
27 BEAR STEARNS ASSET BACKED  
28 SECURITIES I TRUST 2007-HE3  
LASALLE BANK SUCCEEDED BY  
BANK OF AMERICA AS TRUSTEE;  
BEAR STEARNS ASSET BACKED  
SECURITIES I TRUST 2007-HE4  
LASALLE BANK SUCCEEDED BY  
BANK OF AMERICA AS TRUSTEE;  
BEAR STEARNS ASSET BACKED  
SECURITIES I TRUST 2007-HE5  
LASALLE BANK SUCCEEDED BY  
BANK OF AMERICA AS TRUSTEE;  
BEAR STEARNS ASSET BACKED  
SECURITIES I TRUST 2007-HE6

1 LASALLE BANK SUCCEEDED BY  
2 BANK OF AMERICA AS TRUSTEE;  
3 BEAR STEARNS ASSET BACKED  
4 SECURITIES I TRUST 2007-HE7  
5 LASALLE BANK SUCCEEDED BY  
6 BANK OF AMERICA AS TRUSTEE;  
7 BEAR STEARNS ASSET BACKED  
8 SECURITIES I TRUST 2007-AQ2  
9 LASALLE BANK SUCCEEDED BY  
10 BANK OF AMERICA AS TRUSTEE;  
11 BEAR STEARNS ASSET BACKED  
12 SECURITIES I TRUST 2007-SL 1  
13 LASALLE BANK SUCCEEDED BY  
14 BANK OF AMERICA AS TRUSTEE;  
15 BEAR STEARNS ASSET BACKED  
16 SECURITIES I TRUST 2007-SL2  
17 LASALLE BANK SUCCEEDED BY  
18 BANK OF AMERICA AS TRUSTEE;  
19 C-BASS MORTGAGE LOAN  
20 ASSETBACKED CERTS. 2007-CB4  
21 LASALLE BANK SUCCEEDED BY.  
22 BANK OF AMERICA AS TRUSTEE;  
23 C-BASS MORTGAGE LOAN TRUST  
24 2007-CB4 LASALLE BANK  
25 SUCCEEDED BY BANK OF AMERICA  
26 AS TRUSTEE;  
27 C-BASS MORTGAGE LOAN ASSET-19  
28 BACKED 2007-CB2 LASALLE BANK  
SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
C-BASS MORTGAGE LOAN ASSET-21  
BACKED 2007-CBS LASALLE BANK  
SUCCEEDED BY BANK OF AMERICA  
AS TRUSTEE;  
C-BASS MORTGAGE LOAN  
ASSETBACKED 2007-CB7 LASALLE  
BANK SUCCEEDED BY BANK OF  
AMERICA AS TRUSTEE;  
FIRST FRANKLIN MORTGAGE LOAN  
TRUST 2007-FFI BY LASALLE BANK

1 AS TRUSTEE;  
2 FIRST FRANKLIN MORTGAGE LOAN  
3 TRUST 2007-FF2 BY LASALLE BANK  
4 AS TRUSTEE;  
5 FIRST FRANKLIN MORTGAGE LOAN  
6 TRUST 2007-FF A BY LASALLE BANK  
7 AS TRUSTEE;  
8 FIRST FRANKLIN MORTGAGE LOAN  
9 TRUST 2007-FFC BY LASALLE BANK  
10 AS TRUSTEE;  
11 GSAMP TRUST 2007-H1 BY LASALLE  
12 BANK AS TRUSTEE;  
13 GSAMP TRUST 2007-HE1 BY  
14 LASALLE BANK AS TRUSTEE;  
15 GSAMP TRUST 2007-HE2 BY  
16 LASALLE BANK AS TRUSTEE;  
17 GSAMP TRUST 2007-NC1 BY  
18 LASALLE BANK AS TRUSTEE;  
19 HOME EQUITY LOAN TRUST 2007-11  
20 HAS-1 BY LASALLE BANK AS  
21 TRUSTEE;  
22 HOME EQUITY LOAN TRUST 2007-  
23 HAS-2 BY LASALLE BANK AS  
24 TRUSTEE;  
25 HOME EQUITY LOAN TRUST 2007-  
26 HAS-3 BY LASALLE BANK AS  
27 TRUSTEE;  
28 LEHMAN XS TRUST 2007-1 BY  
LASALLE BANK AS TRUSTEE;  
LEHMAN XS TRUST 2007-10H BY  
LASALLE BANK AS TRUSTEE;  
LEHMAN XS TRUST 2007-14H BY  
LASALLE BANK AS TRUSTEE;  
MORGAN STANLEY ABS CAP. 1, INC.  
TRUST 2007-HQ12 BY LASALLE  
BANK AS TRUSTEE;  
MORGAN STANLEY CAPITAL 1  
TRUST 2007-IQ16 BY LASALLE BANK  
AS TRUSTEE;  
MORTGAGE STANLEY MORTGAGE



1 LOAN TRUST 2007-12 BY LASALLE  
BANK AS TRUSTEE;  
2 MORTGAGE STANLEY MORTGAGE  
LOAN TRUST 2007-13 BY LASALLE  
3 BANK AS TRUSTEE;  
4 MORTGAGE STANLEY MORTGAGE  
LOAN TRUST 2007-14AR BY  
5 LASALLE BANK AS TRUSTEE;  
6 MORTGAGE STANLEY MORTGAGE  
LOAN TRUST 2007 -15AR BY  
7 LASALLE BANK AS TRUSTEE;  
8 MORTGAGE STANLEY MORTGAGE  
LOAN TRUST 2007-IXS BY LASALLE  
9 BANK AS TRUSTEE;  
10 MORTGAGE STANLEY MORTGAGE  
LOAN TRUST 2007-13 BY LASALLE  
11 BANK AS TRUSTEE;  
12 MORTGAGE STANLEY MORTGAGE  
LOAN TRUST 2007 -2AX BY  
13 LASALLE BANK AS TRUSTEE;  
14 MORTGAGE STANLEY MORTGAGE  
LOAN TRUST 2007-3XS BY LASALLE  
15 BANK AS TRUSTEE;  
16 MORTGAGE STANLEY MORTGAGE  
LOAN TRUST 2007-4SL BY LASALLE  
17 BANK AS TRUSTEE;  
18 MORTGAGE STANLEY MORTGAGE  
LOAN TRUST 2007-SAX BY LASALLE  
19 BANK AS TRUSTEE;  
20 MORTGAGE STANLEY MORTGAGE  
LOAN TRUST 2007-7 AX BY  
21 LASALLE BANK AS TRUSTEE;  
22 MORTGAGE STANLEY MORTGAGE  
LOAN TRUST 2007-SXS BY LASALLE  
23 BANK AS TRUSTEE;  
24 MORTGAGE STANLEY MORTGAGE  
LOAN TRUST 2007-9SL BY LASALLE  
25 BANK AS TRUSTEE;  
26 RAAC SERIES 2007-SPI TRUST BY  
27 LASALLE BANK AS TRUSTEE;

28 FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 RAAC SERIES 2007-SP2 TRUST BY  
LASALLE BANK AS TRUSTEE;  
2 RAAC SERIES 2007-SP3 TRUST BY  
LASALLE BANK AS TRUSTEE;  
3 RAMP 2007 RS1 TRUST BY LASALLE  
4 BANK AS TRUSTEE;  
5 RAMP 2007 RS2 TRUST BY LASALLE  
BANK AS TRUSTEE;  
6 RAMP 2007 RZ1 TRUST BY LASALLE  
BANK AS TRUSTEE;  
7 RASC 2007 KS4 TRUST BY LASALLE  
8 BANK AS TRUSTEE;  
9 MERRILL LYNCH MORTGAGE  
INVESTORS 2007-SD1 BY LASALLE  
10 BANK AS TRUSTEE;  
11 MERRILL LYNCH MORTGAGE  
INVESTORS TRUST SERIES 2007-HE3  
12 BY LASALLE BANK AS TRUSTEE;  
13 MERRILL LYNCH ALTERNATIVE  
NOTE ASSET TRUST 2007-ORA5 BY  
14 LASALLE BANK AS TRUSTEE;  
15 MERRILL LYNCH FIRST FRANKLIN  
MORTGAGE LOAN TRUST 2007-2 BY  
16 LASALLE BANK AS TRUSTEE;  
17 MERRILL LYNCH FIRST FRANKLIN  
MORTGAGE LOAN TRUST 2007-3 BY  
18 LASALLE BANK AS TRUSTEE;  
19 MERRILL LYNCH FIRST FRANKLIN  
MORTGAGE LOAN TRUST 2007-4 BY  
20 LASALLE BANK AS TRUSTEE;  
21 MERRILL LYNCH FIRST FRANKLIN  
MORTGAGE LOAN TRUST 2007-5 BY  
22 LASALLE BANK AS TRUSTEE;  
23 MERRILL LYNCH FIRST FRANKLIN  
MORTGAGE LOAN TRUST 2007-A BY  
24 LASALLE BANK AS TRUSTEE;  
25 MERRILL LYNCH FIRST FRANKLIN  
MORTGAGE LOAN TRUST 2007-H1  
26 BY LASALLE BANK AS TRUSTEE;  
27 LEHMAN XS TRUST 2007-5H BY

1 LASALLE BANK AS TRUSTEE;  
2 LEHMAN XS TRUST 2007-6 BY  
3 LASALLE BANK AS TRUSTEE;  
4 LEHMAN XS TRUST 2007-9 BY  
5 LASALLE BANK AS TRUSTEE;  
6 AEGIS ASSET-BACKED SECURITIES  
7 TRUST 2004-2 BY W ACHOVIA BANK  
8 SUCCEEDED BY WELLS FARGO  
9 BANK AS TRUSTEE;  
10 AEGIS ASSET-BACKED SECURITIES  
11 TRUST 2004-5 BY W ACHOVIA BANK  
12 SUCCEEDED BY WELLS FARGO  
13 BANK AS TRUSTEE;  
14 AEGIS ASSET-BACKED SECURITIES  
15 TRUST 2004-6 BY W ACHOVIA BANK  
16 SUCCEEDED BY WELLS FARGO  
17 BANK AS TRUSTEE;  
18 BANC OF AMERICA FUNDING CORP.  
19 TRUST 2004-1 BY W ACHOVIA BANK  
20 SUCCEEDED BY WELLS FARGO  
21 BANK AS TRUSTEE;  
22 GSAMP TRUST 2004-SD1 BY  
23 WACHOVIA BANK SUCCEEDED BY  
24 WELLS FARGO BANK AS TRUSTEE;  
25 GSAMP TRUST 2004-SEA1 BY  
26 WACHOVIA BANK. SUCCEEDED BY  
27 WELLS FARGO BANK AS TRUSTEE;  
28 GSR MORTGAGE LOAN TRUST 2004-  
7 OF BY WACHOVIA BANK  
SUCCEEDED BY WELLS FARGO  
BANK AS TRUSTEE;  
GSR MORTGAGE LOAN TRUST 2004-  
11 BY WACHOVIA BANK  
SUCCEEDED BY WELLS FARGO  
BANK AS TRUSTEE;  
GSR MORTGAGE LOAN TRUST 2004-  
11 13F BY WACHOVIA BANK  
SUCCEEDED BY WELLS FARGO  
BANK AS TRUSTEE;  
GSR MORTGAGE LOAN TRUST 2004-

1 15F BY WACHOVIA BANK.  
2 SUCCEEDED BY WELLS FARGO  
3 BANK AS TRUSTEE;  
4 GSR MORTGAGE LOAN TRUST 2004-  
5 4 BY W ACHOVIA BANK  
6 SUCCEEDED BY WELLS FARGO  
7 BANK AS TRUSTEE;  
8 GSR MORTGAGE LOAN TRUST 2004-  
9 6F BY W ACHOVIA BANK  
10 SUCCEEDED BY WELLS FARGO  
11 BANK AS TRUSTEE;  
12 GSR MORTGAGE LOAN TRUST 2004-  
13 8F BY W ACHOVIA BANK  
14 SUCCEEDED BY  
15 WELLS FARGO BANK AS TRUSTEE;  
16 GSR MORTGAGE LOAN TRUST 2004-  
17 9 BY WACHOVIA BANK SUCCEEDED  
18 BY WELLS FARGO BANK AS  
19 TRUSTEE;  
20 AEGIS ASSET-BACKED SECURITIES  
21 TRUST 2005-1 BY W ACHOVIA BANK  
22 SUCCEEDED BY WELLS FARGO  
23 BANK AS TRUSTEE;  
24 AEGIS ASSET-BACKED SECURITIES  
25 TRUST 2005-2 BY WACHOVIA BANK  
26 SUCCEEDED BY WELLS FARGO  
27 BANK AS TRUSTEE;  
28 AEGIS ASSET-BACKED SECURITIES  
TRUST 2005-3 BY WACHOVIA BANK  
SUCCEEDED BY WELLS FARGO  
BANK AS TRUSTEE;  
AEGIS ASSET-BACKED SECURITIES  
TRUST 2005-4 BY W ACHOVIA BANK  
SUCCEEDED BY WELLS FARGO  
BANK AS TRUSTEE;  
AEGIS ASSET-BACKED SECURITIES  
TRUST 2005-5 BY WACHOVIA BANK  
SUCCEEDED BY WELLS FARGO  
BANK AS TRUSTEE;  
BANC OF AMERICA FUNDING 2005-A

1 TRUST BY W ACHOVIA BANK  
2 SUCCEEDED BY WELLS FARGO  
3 BANK AS TRUSTEE;  
4 BANC OF AMERICA FUNDING 2005-D  
5 TRUST BY W ACHOVIA BANK  
6 SUCCEEDED BY WELLS FARGO  
7 BANK AS TRUSTEE;  
8 BANC OF AMERICA FUNDING 2005-E  
9 TRUST BY W ACHOVIA BANK  
10 SUCCEEDED BY WELLS FARGO  
11 BANK AS TRUSTEE;  
12 BANC OF AMERICA FUNDING 2005-H  
13 TRUST BY WACHOVIA BANK  
14 SUCCEEDED BY WELLS FARGO  
15 BANK AS TRUSTEE;  
16 BANC OF AMERICA FUNDING CORP.  
17 TRUST 2005-1 BY W ACHOVIA BANK  
18 SUCCEEDED BY WELLS FARGO  
19 BANK AS TRUSTEE;  
20 BANC OF AMERICA FUNDING CORP.  
21 TRUST 2005-2 BY WACHOVIA BANK  
22 SUCCEEDED BY WELLS FARGO  
23 BANK AS TRUSTEE;  
24 BANC OF AMERICA FUNDING CORP.  
25 TRUST 2005-3 BY WACHOVIA BANK  
26 SUCCEEDED BY WELLS FARGO  
27 BANK AS TRUSTEE;  
28 BANC OF AMERICA FUNDING CORP

1 TRUST 2005-6 BY W ACHOVIA BANK  
2 SUCCEEDED BY WELLS FARGO  
3 BANK AS TRUSTEE;  
4 BANC OF AMERICA FUNDING CORP  
5 TRUST 2005-7 BY WACHOVIA BANK  
6 SUCCEEDED BY WELLS FARGO  
7 BANK AS TRUSTEE;  
8 BANC OF AMERICA FUNDING CORP  
9 TRUST 2005-8 BY W ACHOVIA BANK  
10 SUCCEEDED BY WELLS FARGO  
11 BANK AS TRUSTEE;  
12 BAYVIEW FINANCIAL MORTGAGE  
13 PASS-THROUGH 2005-B BY  
14 WACHOVIA BANK SUCCEEDED BY  
15 WELLS FARGO BANK AS TRUSTEE;  
16 BAYVIEW FINANCIAL MORTGAGE  
17 PASS-THROUGH 2005-C BY  
18 WACHOVIA BANK SUCCEEDED BY  
19 WELLS FARGO BANK AS TRUSTEE;  
20 BAYVIEW FINANCIAL MORTGAGE  
21 PASS-THROUGH 2005-D BY  
22 W ACHOVIA BANK SUCCEEDED BY  
23 WELLS FARGO BANK AS TRUSTEE;  
24 CHASE MORTGAGE FINANCE  
25 CHASEFLEX TRUST 2005-A1 BY  
26 WACHOVIA BANK SUCCEEDED BY  
27 WELLS FARGO BANK AS TRUSTEE;  
28 CHASE MORTGAGE FINANCE TRUST  
2005-A2 BY W ACHOVIA BANK  
SUCCEEDED BY WELLS FARGO  
BANK AS TRUSTEE;  
CHASE MORTGAGE FINANCE TRUST  
2005-S 1 BY W ACHOVIA BANK  
SUCCEEDED BY WELLS FARGO  
BANK AS TRUSTEE;  
CHASE MORTGAGE FINANCE TRUST  
2005-S2 BY W ACHOVIA BANK  
SUCCEEDED BY WELLS FARGO  
BANK AS TRUSTEE;  
CHASE MORTGAGE FINANCE TRUST

1 2005-S3 BY W ACHOVIA BANK  
2 SUCCEEDED BY WELLS FARGO  
3 BANK AS TRUSTEE;  
4 CHASEFLEX 2005-2 BY WACHOVIA  
5 BANK SUCCEEDED BY WELLS  
6 FARGO BANK AS TRUSTEE;  
7 GSAA HOME EQUITY TRUST 2005-11  
8 BY W ACHOVIA BANK SUCCEEDED  
9 BY WELLS FARGO BANK AS  
10 TRUSTEE;  
11 GSAA HOME EQUITY TRUST 2005-14  
12 BY W ACHOVIA BANK SUCCEEDED  
13 BY WELLS FARGO BANK AS  
14 TRUSTEE;  
15 GSR MORTGAGE LOAN TRUST 2005-  
16 1F BY WACHOVIA BANK  
17 SUCCEEDED BY WELLS FARGO  
18 BANK AS TRUSTEE;  
19 GSR MORTGAGE LOAN TRUST 2005-  
20 2F BY W ACHOVIA BANK  
21 SUCCEEDED BY WELLS FARGO  
22 BANK AS TRUSTEE;  
23 GSR MORTGAGE LOAN TRUST 2005-  
24 3F BY WACHOVIA BANK  
25 SUCCEEDED BY WELLS FARGO  
26 BANK AS TRUSTEE;  
27 GSR MORTGAGE LOAN TRUST 2005-  
28 4F BY W ACHOVIA BANK  
SUCCEEDED BY WELLS FARGO  
BANK AS TRUSTEE;  
GSR MORTGAGE LOAN TRUST 2005-  
5F BY W ACHOVIA BANK  
SUCCEEDED BY  
WELLS FARGO BANK AS TRUSTEE;  
GSR MORTGAGE LOAN TRUST 2005-  
6F BY W ACHOVIA BANK  
SUCCEEDED BY WELLS FARGO  
BANK AS TRUSTEE;  
GSR MORTGAGE LOAN TRUST 2005-  
7F BY W ACHOVIA BANK



1 SUCCEEDED BY WELLS FARGO  
2 BANK AS TRUSTEE;  
3 GSR MORTGAGE LOAN TRUST 2005-  
4 8F BY WACHOVIA BANK  
5 SUCCEEDED BY WELLS FARGO  
6 BANK AS TRUSTEE;  
7 J.P. MORGAN ALT LOAN TRUST  
8 2005-A2 BY WACHOVIA BANK  
9 SUCCEEDED BY WELLS FARGO  
10 BANK AS TRUSTEE;  
11 J.P. MORGAN ALT LOAN TRUST  
12 2005-S1 BY WACHOVIA BANK  
13 SUCCEEDED BY WELLS FARGO  
14 BANK AS TRUSTEE;  
15 J.P. MORGAN ALT LOAN TRUST  
16 2005-S3 BY WACHOVIA BANK  
17 SUCCEEDED BY WELLS FARGO  
18 BANK AS TRUSTEE;  
19 J.P. MORGAN MORTGAGE TRUST  
20 2005-A1 BY WACHOVIA BANK  
21 SUCCEEDED BY WELLS FARGO  
22 BANK AS TRUSTEE;  
23 J.P. MORGAN MORTGAGE TRUST  
24 2005-A2 BY WACHOVIA BANK  
25 SUCCEEDED BY WELLS FARGO  
26 BANK AS TRUSTEE;  
27 J.P. MORGAN MORTGAGE TRUST  
28 2005-A3 BY WACHOVIA BANK  
SUCCEEDED BY WELLS FARGO  
BANK AS TRUSTEE;  
J.P. MORGAN MORTGAGE TRUST  
2005-A4 BY WACHOVIA BANK  
SUCCEEDED BY WELLS FARGO  
BANK AS TRUSTEE;  
J.P. MORGAN MORTGAGE TRUST  
2005-A5 BY WACHOVIA BANK  
SUCCEEDED BY WELLS FARGO  
BANK AS TRUSTEE;  
J.P. MORGAN MORTGAGE TRUST  
2005-A6 BY WACHOVIA BANK

1 SUCCEEDED BY WELLS FARGO  
2 BANK AS TRUSTEE;  
3 J.P. MORGAN MORTGAGE TRUST  
4 2005-A7 BY WACHOVIA BANK  
5 SUCCEEDED BY WELLS FARGO  
6 BANK AS TRUSTEE;  
7 J.P. MORGAN MORTGAGE TRUST  
8 2005-A8 BY WACHOVIA BANK  
9 SUCCEEDED BY WELLS FARGO  
10 BANK AS TRUSTEE;  
11 J.P. MORGAN MORTGAGE TRUST  
12 2005-S2 BY WACHOVIA BANK  
13 SUCCEEDED BY WELLS FARGO  
14 BANK AS TRUSTEE;  
15 J.P. M-ORGAN MORTGAGE TRUST  
16 2005-S3 BY WACHOVIA BANK  
17 SUCCEEDED BY WELLS FARGO  
18 BANK AS TRUSTEE;  
19 MERRILL LYNCH MORTGAGE  
20 INVESTORS TRUST 2005-A3 BY  
21 WACHOVIA BANK SUCCEEDED BY  
22 WELLS FARGO BANK AS TRUSTEE;  
23 MERRILL LYNCH MORTGAGE  
24 INVESTORS TRUST 2005-A4 BY  
25 WACHOVIA BANK SUCCEEDED BY  
26 WELLS FARGO BANK AS TRUSTEE;  
27 MERRILL LYNCH MORTGAGE  
28 INVESTORS TRUST 2005-A5 BY  
WACHOVIA BANK SUCCEEDED BY  
WELLS FARGO BANK AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST 2005-A6 BY  
WACHOVIA BANK SUCCEEDED BY  
WELLS FARGO BANK AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST 2005-A7 BY  
WACHOVIA BANK SUCCEEDED BY  
WELLS FARGO BANK AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST 2005-A8 BY

1 W ACHOVIA BANK SUCCEEDED BY  
2 WELLS FARGO BANK AS TRUSTEE;  
3 MERRILL LYNCH MORTGAGE  
4 INVESTORS TRUST 2005-A9 BY  
5 W ACHOVIA BANK SUCCEEDED BY  
6 WELLS FARGO BANK AS TRUSTEE;  
7 SUNTRUST ALTERNATIVE LOAN  
8 TRUST 2005-1F BY WACHOVIA  
9 BANK SUCCEEDED BY WELLS  
10 FARGO BANK AS TRUSTEE;  
11 J.P. MORGAN MORTGAGE TRUST  
12 2006-S 1 BY W ACHOVIA BANK  
13 SUCCEEDED BY WELLS FARGO  
14 BANK AS TRUSTEE;  
15 ABFC ASSET-BACKED CERTIFICATES,  
16 SERIES 2004-OPT1 BY WACHOVIA  
17 BANK SUCCEEDED BY WELLS  
18 FARGO BANK AS TRUSTEE;  
19 ABFC ASSET-BACKED  
20 CERTIFICATES, SERIES 2004-OPT2 BY  
21 WELLS FARGO AS TRUSTEE;  
22 ABFC ASSET-BACKED  
23 CERTIFICATES, SERIES 2004-OPT3 BY  
24 WELLS FARGO AS TRUSTEE;  
25 ABFC ASSET-BACKED  
26 CERTIFICATES, SERIES 2004-OPT4 BY WELLS FARGO  
27 AS TRUSTEE;  
28 ABFC ASSET-BACKED  
CERTIFICATES, SERIES 2004-OPTS BY  
WELLS FARGO AS TRUSTEE;  
AEGIS ASSET-BACKED SECURITIES  
TRUST 2004-1 BY WELLS FARGO AS  
TRUSTEE;  
AEGIS ASSET-BACKED SECURITIES  
TRUST 2004-3 BY WELLS FARGO AS  
TRUSTEE;  
AEGIS ASSET-BACKED SECURITIES  
TRUST 2004-4 BY WELLS FARGO AS  
TRUSTEE;

1 AMERICAN HOME MORTGAGE  
2 INVESTMENT TRUST 2004-1 BY  
3 WELLS FARGO AS TRUSTEE;  
4 AMERICAN HOME MORTGAGE  
5 INVESTMENT TRUST 2004-2 BY  
6 WELLS FARGO AS TRUSTEE;  
7 ASSET-BACKED PASS-THROUGH  
8 CERTIFICATES, SERIES 2004-HE2 BY  
9 WELLS FARGO AS TRUSTEE;  
10 ASSET-BACKED PASS-THROUGH  
11 CERTIFICATES, SERIES 2004-HE3 BY  
12 WELLS FARGO AS TRUSTEE;  
13 BANC OF AMERICA ALTERNATIVE  
14 LOAN TRUST 2004-10 BY WELLS  
15 FARGO AS TRUSTEE;  
16 BANC OF AMERICA ALTERNATIVE  
17 LOAN TRUST 2004-11 BY WELLS  
18 FARGO AS TRUSTEE;  
19 BANC OF AMERICA ALTERNATIVE  
20 LOAN TRUST 2004-12 BY WELLS  
21 FARGO AS TRUSTEE;  
22 BANC OF AMERICA ALTERNATIVE  
23 LOAN TRUST 2004-4 BY WELLS  
24 FARGO AS TRUSTEE;  
25 BANC OF AMERICA ALTERNATIVE  
26 LOAN TRUST 2004-5 BY WELLS  
27 FARGO AS TRUSTEE;  
28 BANC OF AMERICA ALTERNATIVE  
LOAN TRUST 2004-6 BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA ALTERNATIVE  
LOAN TRUST 2004-7 BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA ALTERNATIVE  
LOAN TRUST 2004-8 BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA ALTERNATIVE  
LOAN TRUST 2004-9 BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA FUNDING CORP.

1 TRUST 2004-3 BY WELLS FARGO AS  
2 TRUSTEE;  
3 BANC OF AMERICA MORT. SEC. INC.  
4 ALTERNATIVE LOAN TRUST 2004-2  
5 BY WELLS FARGO AS TRUSTEE;  
6 BANC OF AMERICA MORT. SEC. INC.  
7 MORT. PASS-THROUGH CERTS.  
8 SERIES 2004-A BY WELLS FARGO AS  
9 TRUSTEE;  
10 BANC OF AMERICA MORT. SEC. INC.  
11 PASS THROUGH CERT. SERIES 2004-1  
12 BY WELLS FARGO AS TRUSTEE;  
13 BANC OF AMERICA MORT. SEC. INC.  
14 PASS THROUGH CERT. SERIES 2004-  
15 10 BY WELLS FARGO AS TRUSTEE;  
16 BANC OF AMERICA MORT. SEC. INC.  
17 PASS THROUGH CERT. SERIES 2004-  
18 11 BY WELLS FARGO AS TRUSTEE;  
19 BANC OF AMERICA MORT. SEC. INC.  
20 PASS THROUGH CERT. SERIES 2004-2  
21 BY WELLS FARGO AS TRUSTEE;  
22 BANC OF AMERICA MORT. SEC. INC.  
23 PASS THROUGH CERT. SERIES 2004-3  
24 BY WELLS FARGO AS TRUSTEE;  
25 BANC OF AMERICA MORT. SEC. INC.  
26 PASS THROUGH CERT. SERIES 2004-4  
27 BY WELLS FARGO AS TRUSTEE;  
28 BANC OF AMERICA MORT. SEC. INC.  
BANC OF AMERICA MORT. SEC. INC.  
PASS THROUGH CERT. SERIES 2004-5  
BY WELLS FARGO AS TRUSTEE;  
BANC OF AMERICA MORT. SEC. INC.  
PASS THROUGH CERT. SERIES 2004-6  
BY WELLS FARGO AS TRUSTEE;  
BANC OF AMERICA MORT. SEC. INC.  
PASS THROUGH CERT. SERIES 2004-7  
BY WELLS FARGO AS TRUSTEE;  
BANC OF AMERICA MORT. SEC. INC.  
PASS THROUGH CERT. SERIES 2004-8  
BY WELLS FARGO AS TRUSTEE;  
BANC OF AMERICA MORT. SEC. INC.

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 PASS THROUGH CERT. SERIES 2004-9  
2 BY WELLS FARGO AS TRUSTEE;  
3 BANC OF AMERICA MORT. SEC. INC.  
4 PASS THROUGH CERT. SERIES 2004-  
5 B BY WELLS FARGO AS TRUSTEE;  
6 BANC OF AMERICA MORT. SEC. INC.  
7 PASS THROUGH CERT. SERIES 2004-  
8 C BY WELLS FARGO AS TRUSTEE;  
9 BANC OF AMERICA MORT. SEC. INC.  
10 PASS THROUGH CERT. SERIES 2004-  
11 D BY WELLS FARGO AS TRUSTEE;  
12 BANC OF AMERICA MORT. SEC. INC.  
13 PASS THROUGH CERT. SERIES 2004-  
14 E BY WELLS FARGO AS TRUSTEE;  
15 BANC OF AMERICA MORT. SEC. INC.  
16 PASS THROUGH CERT. SERIES 2004-  
17 H BY WELLS FARGO AS TRUSTEE;  
18 BANC OF AMERICA MORT. SEC. INC.  
19 PASS THROUGH CERT. SERIES 2004-I  
20 BY WELLS FARGO AS TRUSTEE;  
21 BANC OF AMERICA MORT. SEC. INC.  
22 PASS THROUGH CERT. SERIES 2004-J  
23 BY WELLS FARGO AS TRUSTEE;  
24 BANC OF AMERICA MORT. SEC. INC.  
25 PASS THROUGH CERT. SERIES 2004-  
26 K BY WELLS FARGO AS TRUSTEE;  
27 BANC OF AMERICA MORT. SEC. INC.  
28 PASS THROUGH CERT. SERIES 2004-  
L BY WELLS FARGO AS TRUSTEE;  
BEAR STEARNS ASSET BACKED  
SECURITIES I TRUST 2004-BOI BY  
WELLS FARGO AS TRUSTEE;  
FFMLT TRUST 2004-FFII BY WELLS  
FARGO AS TRUSTEE;  
FFMLT TRUST 2004-FF2 BY WELLS  
FARGO AS TRUSTEE;  
FFMLT TRUST 2004-FF4 BY WELLS  
FARGO AS TRUSTEE;  
FFMLT TRUST 2004-FFS BY WELLS  
FARGO AS TRUSTEE;

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1 FFMLT TRUST 2004-FF6 BY WELLS  
FARGO AS TRUSTEE;  
2 FFMLT TRUST 2004-FF7 BY WELLS  
FARGO AS TRUSTEE;  
3 FFMLT TRUST 2004-FF8 BY WELLS  
FARGO AS TRUSTEE;  
4 FFMLT TRUST 2004-FFH2 BY WELLS  
FARGO AS TRUSTEE;  
5 FFMLT TRUST 2004-FFH3 BY WELLS  
FARGO AS TRUSTEE;  
6 GMACM HOME EQUITY LOAN  
TRUST 2004-HE1 BY WELLS FARGO  
7 AS TRUSTEE;  
8 GMACM HOME EQUITY LOAN  
TRUST 2004-HE3 BY WELLS FARGO  
9 AS TRUSTEE;  
10 GMACM HOME EQUITY LOAN  
TRUST 2004-HE4 BY WELLS FARGO  
11 AS TRUSTEE;  
12 GMACM HOME EQUITY LOAN  
TRUST 2004-HES BY WELLS FARGO  
13 AS TRUSTEE;  
14 HOME EQUITY LOAN ASSET-  
BACKED NOTES, (LEHMAN ABS  
15 CORP.) SERIES 2004-2 BY WELLS  
FARGO AS TRUSTEE;  
16 IMH ASSETS CORP. IMPAC CMB  
TRUST SERIES 2004-11 BY WELLS  
17 FARGO AS TRUSTEE;  
18 IMH ASSETS CORP. IMPAC CMB  
TRUST SERIES 2004-9 BY WELLS  
19 FARGO AS TRUSTEE;  
20 IMP AC CMB TRUST SERIES 2004-2  
BY WELLS FARGO AS TRUSTEE;  
21 IMP AC CMB TRUST SERIES 2004-6  
BY WELLS FARGO AS TRUSTEE;  
22 IMPAC SECURED ASSETS CORP.  
TRUST 2004-4 BY WELLS FARGO AS  
23 TRUSTEE;  
24 IRWIN WHOLE LOAN TRUST SERIES  
25  
26  
27  
28



1 2004-A BY WELLS FARGO AS  
2 TRUSTEE;  
3 MASTR ASSET-BACKED SECURITIES  
4 TRUST 2004-OPT1 BY WELLS FARGO  
5 AS TRUSTEE;  
6 MERRILL LYNCH MORTGAGE  
7 INVESTORS TRUST 2004-FF1 BY  
8 WELLS FARGO AS TRUSTEE;  
9 MERRILL LYNCH MORTGAGE  
10 INVESTORS TRUST 2004-FM1 BY  
11 WELLS FARGO AS TRUSTEE;  
12 MERRILL LYNCH MORTGAGE  
13 INVESTORS TRUST 2004-WMCS BY  
14 WELLS FARGO AS TRUSTEE;  
15 MERRILL LYNCH MORTGAGE  
16 INVESTORS TRUST MLCC 2004-A BY  
17 WELLS FARGO AS TRUSTEE;  
18 MERRILL LYNCH MORTGAGE  
19 INVESTORS TRUST MLCC 2004-B BY  
20 WELLS FARGO AS TRUSTEE;  
21 MERRILL LYNCH MORTGAGE  
22 INVESTORS TRUST MLCC 2004-C BY  
23 WELLS FARGO AS TRUSTEE;  
24 MERRILL LYNCH MORTGAGE  
25 INVESTORS TRUST MLCC 2004-D BY  
26 WELLS FARGO AS TRUSTEE;  
27 MERRILL LYNCH MORTGAGE  
28 INVESTORS TRUST MLCC 2004-E BY  
WELLS FARGO AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST MLCC 2004-F BY  
WELLS FARGO AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST MLCC 2004-G BY  
WELLS FARGO AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST MLCC 2004-HB1  
BY WELLS FARGO AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST SERIES MLCC

2004-12 1 BY WELLS FARGO AS  
TRUSTEE;  
MORGAN STANLEY ABS CAPITAL 1,  
INC. TRUST 2004-0P1 BY WELLS  
FARGO AS TRUSTEE;  
OPTION ONE MORTGAGE LOAN  
TRUST 2004-1 BY WELLS FARGO AS  
TRUSTEE;  
OPTION ONE MORTGAGE LOAN  
TRUST 2004-2 BY WELLS FARGO AS  
TRUSTEE;  
OPTION ONE MORTGAGE LOAN  
TRUST 2004-3 BY WELLS FARGO AS  
TRUSTEE;  
OWNIT MORTGAGE LOAN TRUST  
2004-1 BY WELLS FARGO AS  
TRUSTEE;  
RENAISSANCE HOME EQUITY LOAN  
TRUST 2004-1 BY WELLS FARGO AS  
TRUSTEE;  
RENAISSANCE HOME EQUITY LOAN  
TRUST 2004-2 BY WELLS FARGO AS  
TRUSTEE;  
RENAISSANCE HOME EQUITY LOAN  
TRUST 2004-3 BY WELLS FARGO AS  
TRUSTEE;  
RENAISSANCE HOME EQUITY LOAN  
TRUST 2004-4 BY WELLS FARGO AS  
TRUSTEE;  
RESIDENTIAL ASSET  
SECURITIZATION GMACM HOME  
EQUITY TRUST 2004-HE1 BY WELLS  
FARGO AS TRUSTEE;  
SECURITIZED ASSET-BACKED  
RECEIVABLES TRUST 2004-DOI BY  
WELLS FARGO AS TRUSTEE;  
SECURITIZED ASSET-BACKED  
RECEIVABLES TRUST 2004-D02 BY  
WELLS FARGO AS TRUSTEE;  
SECURITIZED ASSET-BACKED

1 RECEIVABLES TRUST 2004-0P1 BY  
2 WELLS FARGO AS TRUSTEE;  
3 SECURITIZED ASSET-BACKED  
4 RECEIVABLES TRUST 2004-0P2 BY  
5 WELLS FARGO AS TRUSTEE;  
6 STRUCTURED ADJUSTABLE RATE  
7 MORTGAGE LOAN TRUST 2004-16  
8 BY WELLS FARGO AS TRUSTEE;  
9 STRUCTURED ADJUSTABLE RATE  
10 MORTGAGE LOAN TRUST 2004-5 BY  
11 WELLS FARGO AS TRUSTEE;  
12 ABFC ASSET-BACKED  
13 CERTIFICATES, SERIES 2005-HE2 BY  
14 WELLS FARGO AS TRUSTEE;  
15 ABFC ASSET-BACKED  
16 CERTIFICATES, SERIES 2005-OPT1 BY  
17 WELLS FARGO AS TRUSTEE;  
18 ABFC ASSET-BACKED  
19 CERTIFICATES, SERIES 2005-WMC-1  
20 BY WELLS FARGO AS TRUSTEE;  
21 ASSET-BACKED PASS-THROUGH  
22 CERTIFICATES, SERIES 2005-HE3 BY  
23 WELLS FARGO AS TRUSTEE;  
24 ASSET-BACKED PASS-THROUGH  
25 CERTIFICATES, SERIES WMC 2005-  
26 HE5 BY WELLS FARGO AS TRUSTEE;  
27 BANC OF AMERICA ALTERNATIVE  
28 LOAN TRUST 2005-1 BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA ALTERNATIVE  
LOAN TRUST 2005-10 BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA ALTERNATIVE  
LOAN TRUST 2005-11 BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA ALTERNATIVE  
LOAN TRUST 2005-12 BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA ALTERNATIVE  
LOAN TRUST 2005-2 BY WELLS

1 FARGO AS TRUSTEE;  
2 BANC OF AMERICA ALTERNATIVE  
3 LOAN TRUST 2005-3 BY WELLS  
4 FARGO AS TRUSTEE;  
5 BANC OF AMERICA ALTERNATIVE  
6 LOAN TRUST 2005-4 BY WELLS  
7 FARGO AS TRUSTEE;  
8 BANC OF AMERICA ALTERNATIVE  
9 LOAN TRUST 2005-5 BY WELLS  
10 FARGO AS TRUSTEE;  
11 BANC OF AMERICA ALTERNATIVE  
12 LOAN TRUST 2005-6 BY WELLS  
13 FARGO AS TRUSTEE;  
14 BANC OF AMERICA ALTERNATIVE  
15 LOAN TRUST 2005-7 BY WELLS  
16 FARGO AS TRUSTEE;  
17 BANC OF AMERICA ALTERNATIVE  
18 LOAN TRUST 2005-8 BY WELLS  
19 FARGO AS TRUSTEE;  
20 BANC OF AMERICA ALTERNATIVE  
21 LOAN TRUST 2005-9 BY WELLS  
22 FARGO AS TRUSTEE;  
23 BANC OF AMERICA FUNDING 2005-B  
24 TRUST BY WELLS FARGO AS  
25 TRUSTEE;  
26 BANC OF AMERICA FUNDING 2005-C  
27 TRUST BY WELLS FARGO AS  
28 TRUSTEE;  
BANC OF AMERICA FUNDING 2005-G  
TRUST BY WELLS FARGO AS  
TRUSTEE;  
BANC OF AMERICA MORTGAGE  
SECURITIES 2005-1 BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA MORTGAGE  
SECURITIES 2005-10 BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA MORTGAGE  
SECURITIES 2005-11 BY WELLS  
FARGO AS TRUSTEE;

1 BANC OF AMERICA MORTGAGE  
2 SECURITIES 2005-12 BY WELLS  
3 FARGO AS TRUSTEE;  
4 BANC OF AMERICA MORTGAGE  
5 SECURITIES 2005-2 BY WELLS  
6 FARGO AS TRUSTEE;  
7 BANC OF AMERICA MORTGAGE  
8 SECURITIES 2005-3 BY WELLS  
9 FARGO AS TRUSTEE;  
10 BANC OF AMERICA MORTGAGE  
11 SECURITIES 2005-4 BY WELLS  
12 FARGO AS TRUSTEE;  
13 BANC OF AMERICA MORTGAGE  
14 SECURITIES 2005-5;  
15 BANC OF AMERICA MORTGAGE  
16 SECURITIES 2005-6 BY WELLS  
17 FARGO AS TRUSTEE;  
18 BANC OF AMERICA MORTGAGE  
19 SECURITIES 2005-7 BY WELLS  
20 FARGO AS TRUSTEE;  
21 BANC OF-AMERICA MORTGAGE  
22 SECURITIES 2005-8 BY WELLS  
23 FARGO AS TRUSTEE;  
24 BANC OF AMERICA MORTGAGE  
25 SECURITIES 2005-9 BY WELLS  
26 FARGO AS TRUSTEE;  
27 BANC OF AMERICA MORTGAGE  
28 SECURITIES 2005-A BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA MORTGAGE  
SECURITIES 2005-B BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA MORTGAGE  
SECURITIES 2005-C BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA MORTGAGE  
SECURITIES 2005-D BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA MORTGAGE  
SECURITIES 2005-E BY WELLS

1 FARGO AS TRUSTEE;  
2 BANC OF AMERICA MORTGAGE  
3 SECURITIES 2005-F BY WELLS  
4 FARGO AS TRUSTEE;  
5 BANC OF AMERICA MORTGAGE  
6 SECURITIES 2005-G BY WELLS  
7 FARGO AS TRUSTEE;  
8 BANC OF AMERICA MORTGAGE  
9 SECURITIES 2005-H BY WELLS  
10 FARGO AS TRUSTEE;  
11 BANC OF AMERICA MORTGAGE  
12 SECURITIES 2005-I BY WELLS  
13 FARGO AS TRUSTEE;  
14 BANC OF AMERICA MORTGAGE  
15 SECURITIES 2005-J BY WELLS  
16 FARGO AS TRUSTEE;  
17 BANC OF AMERICA MORTGAGE  
18 SECURITIES 2005-K BY WELLS  
19 FARGO AS TRUSTEE;  
20 BANC OF AMERICA MORTGAGE  
21 SECURITIES 2005-L BY WELLS  
22 FARGO AS TRUSTEE;  
23 CITIGROUP MORTGAGE LOAN  
24 TRUST 2005-0PT4 BY WELLS FARGO  
25 AS TRUSTEE;  
26 FFMLT TRUST 2005-FF6 BY WELLS  
27 FARGO AS TRUSTEE;  
28 FFMLT TRUST 2005-FFH1 BY WELLS  
FARGO AS TRUSTEE;  
GMACM HOME EQUITY LOAN  
TRUST 2005-HE1 BY WELLS FARGO  
AS TRUSTEE;  
GMACM HOME EQUITY LOAN  
TRUST 2005-HE2 BY WELLS FARGO  
AS TRUSTEE;  
GMACM HOME EQUITY LOAN  
TRUST 2005-HE3 BY WELLS FARGO  
AS TRUSTEE;  
GMACM MORTGAGE LOAN TRUST  
2005-AA1 BY WELLS FARGO AS

1 TRUSTEE;  
2 HOME EQUITY LOAN TRUST, SERIES  
3 OOMC 2005-HE6 BY WELLS FARGO  
4 AS TRUSTEE;  
5 IMP AC CMB TRUST SERIES 2005-2  
6 BY WELLS FARGO AS TRUSTEE;  
7 IMP AC CMB TRUST SERIES 2005-3  
8 BY WELLS FARGO AS TRUSTEE;  
9 IMP AC CMB TRUST SERIES 2005-6  
10 BY WELLS FARGO AS TRUSTEE;  
11 IMPAC SECURED ASSETS CORP.  
12 TRUST 2005-1 BY WELLS FARGO AS  
13 TRUSTEE;  
14 IMPAC SECURED ASSETS CORP.  
15 TRUST 2005-2 BY WELLS FARGO AS  
16 TRUSTEE;  
17 IRWIN HOME EQUITY LOAN TRUST  
18 SERIES 2005-A BY WELLS FARGO AS  
19 TRUSTEE;  
20 MASTRASSET-BACKED SECURITIES  
21 TRUST 2005-OPT1 BY WELLS FARGO  
22 AS TRUSTEE;  
23 MERRILL LYNCH MORTGAGE  
24 INVESTORS TRUST 2005-FM1 BY  
25 WELLS FARGO AS TRUSTEE;  
26 MERRILL LYNCH MORTGAGE  
27 INVESTORS TRUST 2005-HE1 BY  
28 WELLS FARGO AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST 2005-HE2 BY  
WELLS FARGO AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST 2005-HE3 BY  
WELLS FARGO AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST 2005-SD1 BY  
WELLS FARGO AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST 2005-WMC2 BY  
WELLS FARGO AS TRUSTEE;



1 MERRILL LYNCH MORTGAGE  
2 INVESTORS TRUST SERIES MLCC  
3 2005-21 A BY WELLS FARGO AS  
4 TRUSTEE;  
5 MORGAN STANLEY ABS CAPITAL 1,  
6 INC. TRUST 2005-HE4 BY WELLS  
7 FARGO AS TRUSTEE;  
8 MORGAN STANLEY ABS CAPITAL 1,  
9 INC. TRUST 2005-HE5 BY WELLS  
10 FARGO AS TRUSTEE;  
11 MORGAN STANLEY ABS CAPITAL 1,  
12 INC. TRUST 2005-WMC2 BY WELLS  
13 FARGO AS TRUSTEE;  
14 MORGAN STANLEY ABS CAPITAL 1,  
15 INC. TRUST 2005-WMC3 BY WELLS  
16 FARGO AS TRUSTEE;  
17 MORGAN STANLEY ABS CAPITAL 1,  
18 INC. TRUST 2005-WMC4 BY WELLS  
19 FARGO AS TRUSTEE;  
20 MORGAN STANLEY ABS CAPITAL 1,  
21 INC. TRUST 2005-WMC5 BY WELLS  
22 FARGO AS TRUSTEE;  
23 MORGAN STANLEY ABS CAPITAL 1,  
24 INC. TRUST 2005-WMC6 BY WELLS  
25 FARGO AS TRUSTEE;  
26 MORGAN STANLEY MORTGAGE  
27 LOAN TRUST 2005-8SL BY WELLS  
FARGO AS TRUSTEE;  
OPTION ONE MORTGAGE LOAN  
TRUST 2005-1 BY WELLS FARGO AS  
TRUSTEE;  
OPTION ONE MORTGAGE LOAN  
TRUST 2005-2 BY WELLS FARGO AS  
TRUSTEE;  
OPTION ONE MORTGAGE LOAN  
TRUST 2005-3 BY WELLS FARGO AS  
TRUSTEE;  
OPTION ONE MORTGAGE LOAN  
TRUST 2005-4 BY WELLS FARGO AS  
TRUSTEE;

1 OPTION ONE MORTGAGE LOAN  
2 TRUST 2005-5 BY WELLS FARGO AS  
3 TRUSTEE;  
4 OWNIT MORTGAGE LOAN TRUST  
5 2005-5 BY WELLS FARGO AS  
6 TRUSTEE;  
7 PEOPLES CHOICE HOME LOANS  
8 SECURITIES TRUST 2005-1 BY  
9 WELLS FARGO AS TRUSTEE;  
10 PEOPLES CHOICE HOME LOANS  
11 SECURITIES TRUST 2005-2 BY  
12 WELLS FARGO AS TRUSTEE;  
13 PEOPLES CHOICE HOME LOANS  
14 SECURITIES TRUST 2005-3 BY  
15 WELLS FARGO AS TRUSTEE;  
16 PEOPLES CHOICE HOME LOANS  
17 SECURITIES TRUST 2005-4 BY  
18 WELLS FARGO AS TRUSTEE;  
19 SECURITIZED ASSET-BACKED  
20 RECEIVABLES TRUST 2005-HE1 BY  
21 WELLS FARGO AS TRUSTEE;  
22 SECURITIZED ASSET-BACKED  
23 RECEIVABLES TRUST 2005-0P1 BY  
24 WELLS FARGO AS TRUSTEE;  
25 SECURITIZED ASSET-BACKED  
26 RECEIVABLES TRUST 2005-0P2 BY  
27 WELLS FARGO AS TRUSTEE;  
28 STRUCTURED ADJUSTABLE RATE  
MORTGAGE LOAN TRUST 2005-12  
BY WELLS FARGO AS TRUSTEE;  
STRUCTURED ADJUSTABLE RATE  
BY WELLS FARGO AS TRUSTEE;  
MORTGAGE LOAN TRUST 2005-14  
BY WELLS FARGO AS TRUSTEE;  
STRUCTURED ADJUSTABLE RATE  
MORTGAGE LOAN TRUST 2005-15  
BY WELLS FARGO AS TRUSTEE;  
STRUCTURED ADJUSTABLE RATE  
MORTGAGE LOAN TRUST 2005-17  
BY WELLS FARGO AS TRUSTEE;

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1 STRUCTURED ADJUSTABLE RATE  
2 MORTGAGE LOAN TRUST 2005-20  
3 BY WELLS FARGO AS TRUSTEE;  
4 ABFC ASSET-BACKED  
5 CERTIFICATES, SERIES 2006-0PT1 BY  
6 WELLS FARGO AS TRUSTEE;  
7 ABFC ASSET-BACKED  
8 CERTIFICATES, SERIES 2006-0PT2 BY  
9 WELLS FARGO AS TRUSTEE;  
10 ABFC ASSET-BACKED  
11 CERTIFICATES, SERIES 2006-0PT3 BY  
12 WELLS FARGO AS TRUSTEE;  
13 BANC OF AMERICA ALTERNATIVE  
14 LOAN TRUST 2006-1 BY WELLS  
15 FARGO AS TRUSTEE;  
16 BANC OF AMERICA ALTERNATIVE  
17 LOAN TRUST 2006-2 BY WELLS  
18 FARGO AS TRUSTEE;  
19 BANC OF AMERICA ALTERNATIVE  
20 LOAN TRUST 2006-3 BY WELLS  
21 FARGO AS TRUSTEE;  
22 BANC OF AMERICA ALTERNATIVE  
23 LOAN TRUST 2006-4 BY WELLS  
24 FARGO AS TRUSTEE;  
25 BANC OF AMERICA ALTERNATIVE  
26 LOAN TRUST 2006-5 BY WELLS  
27 FARGO AS TRUSTEE;  
28 BANC OF AMERICA AL BY WELLS  
FARGO AS TRUSTEE;  
TERNATIVE LOAN TRUST 2006-6 BY  
WELLS FARGO AS TRUSTEE;  
BANC OF AMERICA ALTERNATIVE  
LOAN TRUST 2006-7 BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA ALTERNATIVE  
LOAN TRUST 2006-8 BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA ALTERNATIVE  
LOAN TRUST 2006-9 BY WELLS  
FARGO AS TRUSTEE;

1 BANC OF AMERICA FUNDING 2006-B  
2 TRUST BY WELLS FARGO AS  
3 TRUSTEE;  
4 BANC OF AMERICA FUNDING 2006-C  
5 TRUST BY WELLS FARGO AS  
6 TRUSTEE;  
7 BANC OF AMERICA FUNDING 2006-D  
8 TRUST BY WELLS FARGO AS  
9 TRUSTEE;  
10 BANC OF AMERICA MORTGAGE  
11 2006-1 TRUST BY WELLS FARGO AS  
12 TRUSTEE;  
13 BANC OF AMERICA MORTGAGE  
14 2006-2 TRUST BY WELLS FARGO AS  
15 TRUSTEE;  
16 BANC OF AMERICA MORTGAGE  
17 2006-3 TRUST BY WELLS FARGO AS  
18 TRUSTEE;  
19 BANC OF AMERICA MORTGAGE  
20 2006- A  
21 TRUST BY WELLS FARGO AS  
22 TRUSTEE;  
23 BANC OF AMERICA MORTGAGE  
24 2006- B TRUST BY WELLS FARGO AS  
25 TRUSTEE;  
26 BCAP, LLC TRUST 2006-AAI BY  
27 WELLS  
28 FARGO AS TRUSTEE;  
BCAP, LLC TRUST 2006-RR1 BY  
WELLS  
FARGO AS TRUSTEE;  
BEAR STEARNS MORTGAGE  
FUNDING GRANTOR TRUST 2006-  
AR3 BY WELLS FARGO AS TRUSTEE;  
BEAR STEARNS MORTGAGE  
FUNDING TRUST 2006-AC1 BY  
WELLS FARGO AS TRUSTEE;

1 BEAR STEARNS MORTGAGE  
2 FUNDING TRUST 2006-AR1 BY  
3 WELLS FARGO AS TRUSTEE;  
4 BEAR STEARNS MORTGAGE  
5 FUNDING TRUST 2006-AR4 BY  
6 WELLS FARGO AS TRUSTEE;  
7 BEAR STEARNS MORTGAGE  
8 FUNDING TRUST 2006-ARS BY  
9 WELLS FARGO AS TRUSTEE;  
10 CARRINGTON MORTGAGE LOAN  
11 TRUST 2006-FRE1 BY WELLS FARGO  
12 AS TRUSTEE;  
13 CARRINGTON MORTGAGE LOAN  
14 TRUST 2006-FRE2 BY WELLS FARGO  
15 AS TRUSTEE;  
16 CARRINGTON MORTGAGE LOAN  
17 TRUST 2006-NC1 BY WELLS FARGO  
18 AS TRUSTEE;  
19 CARRINGTON MORTGAGE LOAN  
20 TRUST 2006-NC2 BY WELLS FARGO  
21 AS TRUSTEE;  
22 CARRINGTON MORTGAGE LOAN  
23 TRUST 2006-NC3 BY WELLS FARGO  
24 AS TRUSTEE;  
25 CARRINGTON MORTGAGE LOAN  
26 TRUST 2006-NC4 BY WELLS FARGO  
27 AS TRUSTEE;  
28 CARRINGTON MORTGAGE LOAN  
TRUST 2006-NCS BY WELLS FARGO  
AS TRUSTEE;  
CARRINGTON MORTGAGE LOAN  
TRUST 2006-OPT1 BY WELLS FARGO  
AS TRUSTEE;  
CARRINGTON MORTGAGE LOAN  
TRUST 2006-RFC1 BY WELLS FARGO  
AS TRUSTEE;  
FFMLT TRUST 2006-FF15 BY WELLS  
FARGO AS TRUSTEE;  
FFMLT TRUST 2006-FF17 BY WELLS  
FARGO AS TRUSTEE;

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1 FFMLT TRUST 2006-FFH1 BY WELLS  
2 FARGO AS TRUSTEE;  
3 GMACM HOME EQUITY LOAN  
4 TRUST 2006-J1 BY WELLS FARGO AS  
5 TRUSTEE;  
6 GMACM MORTGAGE LOAN TRUST  
7 2006-AR1 BY WELLS FARGO AS  
8 TRUSTEE;  
9 GREENPOINT MORTGAGE FUNDING  
10 TRUST 2006-AR1 BY WELLS FARGO  
11 AS TRUSTEE;  
12 GREENPOINT MORTGAGE FUNDING  
13 TRUST 2006-AR2 BY WELLS FARGO  
14 AS TRUSTEE;  
15 GREENPOINT MORTGAGE FUNDING  
16 TRUST 2006-AR3 BY WELLS FARGO  
17 AS TRUSTEE;  
18 HARBORVIEW TRUST 2006-10 BY  
19 WELLS FARGO AS TRUSTEE;  
20 HARBORVIEW TRUST 2006-11 BY  
21 WELLS FARGO AS TRUSTEE;  
22 HARBORVIEW TRUST 2006-12 BY  
23 WELLS FARGO AS TRUSTEE;  
24 MERRILL LYNCH MORTGAGE  
25 INVESTORS TRUST 2006~F1 BY  
26 WELLS FARGO AS TRUSTEE;  
27 MERRILL LYNCH MORTGAGE  
28 INVESTORS TRUST 2006-HE1 BY  
WELLS FARGO AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST 2006-WMC1 BY  
WELLS FARGO AS TRUSTEE;  
MERRILL LYNCH MORTGAGE  
INVESTORS TRUST SERIES MLCC  
2006-1 BY WELLS FARGO AS  
TRUSTEE;  
OPTION ONE MORTGAGE LOAN  
TRUST 2006-1 BY WELLS FARGO AS  
TRUSTEE;  
OPTION ONE MORTGAGE LOAN

1 TRUST 2006-2 BY WELLS FARGO AS  
2 TRUSTEE;  
3 OPTION ONE MORTGAGE LOAN  
4 TRUST 2006-3 BY WELLS FARGO AS  
5 TRUSTEE;  
6 OWNIT MORTGAGE LOAN TRUST  
7 2006-2 BY WELLS FARGO AS  
8 TRUSTEE;  
9 SECURITIZED ASSET-BACKED  
10 RECEN ABLES TRUST 2006-FR1 BY  
11 WELLS FARGO AS TRUSTEE;  
12 SECURITIZED ASSET-BACKED  
13 RECEN ABLES TRUST 2006-FR2 BY  
14 WELLS FARGO AS TRUSTEE;  
15 SECURITIZED ASSET-BACKED  
16 RECEN ABLES TRUST 2006-FR3 BY  
17 WELLS FARGO AS TRUSTEE;  
18 SECURITIZED ASSET-BACKED  
19 RECEIVABLES TRUST 2006-HE1 BY  
20 WELLS FARGO AS TRUSTEE;  
21 SECURITIZED ASSET-BACKED  
22 RECEIVABLES TRUST 2006-NC3 BY  
23 WELLS FARGO AS TRUSTEE;  
24 SECURITIZED ASSET-BACKED  
25 RECEIVABLES TRUST 2006-OP1 BY  
26 WELLS FARGO AS TRUSTEE;  
27 SECURITIZED ASSET-BACKED  
28 RECEN ABLES TRUST 2006-WM2 BY  
WELLS FARGO AS TRUSTEE;  
ASSET-BACKED SEC. CORP. HOME  
EQUITY LOAN TRUST SERIES AMQ  
2007-HE2 BY WELLS FARGO AS  
TRUSTEE;  
BANC OF AMERICA ALTERNATIVE  
LOAN TRUST 2007-1 BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA ALTERNATIVE  
LOAN TRUST 2007-2 BY WELLS  
FARGO AS TRUSTEE;  
BANC OF AMERICA ALTERNATIVE



1 LOAN TRUST 2007-3 BY WELLS  
2 FARGO AS TRUSTEE;  
3 BANC OF AMERICA FUNDING 2007-5  
4 TRUST BY WELLS FARGO AS  
5 TRUSTEE;  
6 BANC OF AMERICA FUNDING 2007-A  
7 TRUST BY WELLS FARGO AS  
8 TRUSTEE;  
9 BANC OF AMERICA FUNDING 2007-E  
10 TRUST BY WELLS FARGO AS  
11 TRUSTEE;  
12 BANC OF AMERICA MORTGAGE  
13 2007-1 TRUST BY WELLS FARGO AS  
14 TRUSTEE;  
15 BANC OF AMERICA MORTGAGE  
16 2007-2 TRUST BY WELLS FARGO AS  
17 TRUSTEE;  
18 BANC OF AMERICA MORTGAGE  
19 2007-3 TRUST BY WELLS FARGO AS  
20 TRUSTEE;  
21 BANC OF AMERICA MORTGAGE  
22 2007-4 TRUST BY WELLS FARGO AS  
23 TRUSTEE;  
24 BEAR STEARNS ARM TRUST 2007-3  
25 BY WELLS FARGO AS TRUSTEE;  
26 BEAR STEARNS ARM TRUST 2007-5  
27 BY WELLS FARGO AS TRUSTEE;  
28 BEAR STEARNS ASSET-BACKED  
SECURITIES I TRUST 2007-AC2 BY  
WELLS FARGO AS TRUSTEE;  
BEAR STEARNS ASSET-BACKED  
SECURITIES I TRUST 2007-AC3 BY  
WELLS FARGO AS TRUSTEE;  
BEAR STEARNS ASSET-BACKED  
SECURITIES I TRUST 2007-AC4 BY  
WELLS FARGO AS TRUSTEE;  
BEAR STEARNS ASSET-BACKED  
SECURITIES I TRUST 2007-ACS BY  
WELLS FARGO AS TRUSTEE;  
BEAR STEARNS ASSET-BACKED

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 SECURITIES I TRUST 2007-AC6 BY  
2 WELLS FARGO AS TRUSTEE;  
3 BEAR STEARNS MORTGAGE  
4 FUNDING TRUST 2007-AR1 BY  
5 WELLS FARGO AS TRUSTEE;  
6 BEAR STEARNS MORTGAGE  
7 FUNDING TRUST 2007-AR2 BY  
8 WELLS FARGO AS TRUSTEE;  
9 BEARSTEARNSMORTGAGEFUNDING  
10 TRUST 2007-AR3 BY WELLS FARGO  
11 AS TRUSTEE;  
12 BEAR STEARNS MORTGAGE  
13 FUNDING TRUST 2007-AR4 BY  
14 WELLS FARGO AS TRUSTEE;  
15 BEAR STEARNS MORTGAGE  
16 FUNDING TRUST 2007-ARS BY  
17 WELLS FARGO AS TRUSTEE;  
18 BEARSTEARNSSSTRUCTURED  
19 PRODUCTS INC. TRUST 2007-R3 BY  
20 WELLS FARGO AS TRUSTEE;  
21 BEARSTEARNSSSTRUCTURED  
22 PRODUCTS INC. TRUST 2007-R6 BY  
23 WELLS FARGO AS TRUSTEE;  
24 BEARSTEARNSSSTRUCTURED  
25 PRODUCTS INC. TRUST 2007-R8 BY  
26 WELLS FARGO AS TRUSTEE;  
27 CARRINGTON MORTGAGE LOAN  
28 TRUST, 2007-FRE1 BY WELLS FARGO  
AS TRUSTEE;  
CARRINGTON MORTGAGE LOAN  
TRUST, 2007-RFC1 BY WELLS FARGO  
AS TRUSTEE;  
FIELDSTONE MORTGAGE  
INVESTMENT TRUST 2007-1 BY  
WELLS FARGO AS TRUSTEE;  
HARBOR VIEW 2007-1 BY WELLS  
FARGO AS TRUSTEE;  
HARBOR VIEW 2007-3 BY WELLS  
FARGO AS TRUSTEE;  
LEHMAN MORTGAGE TRUST 2007-4

1 BY WELLS FARGO AS TRUSTEE;  
2 LEHMAN MORTGAGE TRUST 2007-5  
3 BY WELLS FARGO AS TRUSTEE;  
4 LEHMAN MORTGAGE TRUST 2007-9  
5 BY WELLS FARGO AS TRUSTEE;  
6 MORGAN STANLEY CAPITAL 1  
7 TRUST 2007-HQ11 BY WELLS FARGO  
8 AS TRUSTEE;  
9 MORGAN STANLEY CAPITAL 1  
10 TRUST 2007-HQ13 BY WELLS FARGO  
11 AS TRUSTEE;  
12 MORGAN STANLEY CAPITAL 1  
13 TRUST 2007-IQ15 BY WELLS FARGO  
14 AS TRUSTEE;  
15 OPTION ONE MORTGAGE LOAN  
16 TRUST 2007-1 BY WELLS FARGO AS  
17 TRUSTEE;  
18 OPTION ONE MORTGAGE LOAN  
19 TRUST 2007-2 BY WELLS FARGO AS  
20 TRUSTEE;  
21 OPTION ONE MORTGAGE LOAN  
22 TRUST 2007-3 BY WELLS FARGO AS  
23 TRUSTEE;  
24 OPTION ONE MORTGAGE LOAN  
25 TRUST 2007-4 BY WELLS FARGO AS  
26 TRUSTEE;  
27 OPTION ONE MORTGAGE LOAN  
28 TRUST 2007-5 BY WELLS FARGO AS  
TRUSTEE;  
OPTION ONE MORTGAGE LOAN  
TRUST 2007-6 BY WELLS FARGO AS  
TRUSTEE;  
OPTION ONE MORTGAGE LOAN  
TRUST 2007-CPI BY WELLS FARGO  
AS TRUSTEE;  
OPTION ONE MORTGAGE LOAN  
TRUST 2007-FXD1 BY WELLS FARGO  
AS TRUSTEE;  
OPTION ONE MORTGAGE LOAN  
TRUST 2007-FXD2 BY WELLS FARGO

FOURTH AMENDED COMPLAINT

*UNITED STATES, ex rel. SERVE ALL HELP ALL, INC., et al. v. ACE SECURITIES CORP. et al.*

1 AS TRUSTEE;  
2 SOUND VIEW HOME LOAN TRUST  
3 2007-OPT1 BY WELLS FARGO AS  
4 TRUSTEE;  
5 SOUND VIEW HOME LOAN TRUST  
6 2007 -OPT2 BY WELLS FARGO AS  
7 TRUSTEE;  
8 SOUND BY WELLS FARGO AS  
9 TRUSTEE;  
10 VIEW HOME LOAN TRUST 2007-OPT4  
11 SOUNDVIEW HOME LOAN TRUST  
12 2007-OPTS BY WELLS FARGO AS  
13 TRUSTEE;  
14 STRUCTURED ADJUSTABLE RATE  
15 MORTGAGES TRUST 2007-1 BY  
16 WELLS FARGO AS TRUSTEE;  
17 STRUCTURED ADJUSTABLE RATE  
18 MORTGAGES TRUST2007-11 BY  
19 WELLS FARGO AS TRUSTEE;  
20 STRUCTURED ADJUSTABLE RATE  
21 MORTGAGES TRUST 2007-2 BY  
22 WELLS FARGO AS TRUSTEE  
23 STRUCTURED ADJUSTABLE RATE  
24 MORTGAGES TRUST 2007-3 BY  
25 WELLS FARGO AS TRUSTEE;  
26 STRUCTURED ADJUSTABLE RATE  
27 MORTGAGES TRUST 2007-4 BY  
28 WELLS FARGO AS TRUSTEE;  
STRUCTURED ASSETS MORTGAGE  
INVESTMENTS II TRUST 2007-AR4  
BY WELLS FARGO AS TRUSTEE;  
STRUCTURED ASSETS SECURITIES  
CORP. MORT. LOAN TRUST 2007-BC1

1 BY WELLS FARGO AS TRUSTEE;  
2 and DOES 1 through 10,000, inclusive,  
3 Defendants.  
4

5 COMES NOW, RELATORS SERVE ALL HELP ALL, INC.  
6 D/B/A NON-PROFIT ALLIANCE OF CONSUMER ADVOCATES  
7 (“NACA”), JOSE ARTURO ABAD-VEGA, DANNY WILLIAMS AND  
8 MOSES HALL, by and through their undersigned attorneys, and file  
9 this their Fourth Amended Complaint in substitution for the previously  
10 filed Third Amended Complaint.  
11  
12

13 **INTRODUCTION**  
14

15 1. This is an action to recover damages and civil penalties on  
16 behalf of the United States arising from false and/or fraudulent  
17 records, statements and claims made and caused to be made by  
18 Defendants and/or their agents, employees and co-conspirators in  
19 violation of the Federal False Claims Act, 31U.S.C. §§3729 *et seq.*  
20

21 2. Defendants have engaged in a brazen scheme to defraud both  
22 our nation's mortgage borrowers and the United States treasury of  
23 millions of dollars in connection with home loan modification  
24 supplements guaranteed by the United States Department of Housing  
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1 and Urban Development's ("HUD's") Home Affordable Modification  
2 Program ("HAMP").

3 3. Making Home Affordable ® programs offer a range of  
4 solutions that would be able to help homeowners take action before  
5 their homes were lost to foreclosure through:

- 7 • Refinance and take advantage of today's low mortgage interest  
8 rates.
- 10 • Reduce the monthly mortgage payments.
- 11 • Getting mortgage relief while searching for re-employment.
- 12 • Getting help when the Borrower owed more than the value of the  
13 home.
- 14 • Avoid foreclosure when homeownership is no longer affordable  
15 or desirable.
- 16
- 17

18 4. Defendant lenders have repeatedly violated the rules of the  
19 HAMP program.

20 5. Rather than comply with those rules, Defendants misrepresent  
21 to the United States, and to borrowers, the borrowers eligibility for the  
22 programs and receive funds from HAMP programs for the alleged  
23 service of determining the borrower's eligibility for participation in  
24 HAMP programs.

1       6. All conventional mortgage loans are eligible for foreclosure  
2 prevention alternatives—those held in Fannie Mae’s portfolio, those  
3 purchased for Fannie Mae’s portfolio but subsequently sold to back as  
4 a Mortgage Back Securities (“MBS”) issue, and those originally  
5 delivered as part of a MBS pool. While Fannie Mae does not require  
6 that its foreclosure prevention alternatives be used for regular  
7 servicing option MBS mortgage loans, shared-risk special servicing  
8 option MBS mortgage loans the servicer’s while the shared-risk  
9 liability remains in effect, and other mortgage loans sold to Fannie  
10 Mae under a recourse or other credit enhancement arrangement,  
11 Fannie Mae encourages a servicer to use them for these mortgage  
12 loans. However, when a servicer decides to use Fannie Mae’s  
13 foreclosure prevention alternatives for such mortgage loans, Fannie  
14 Mae will not be responsible for any losses or expenses the servicer  
15 incurs and will not pay the incentive fees it usually pays for certain  
16 foreclosure prevention alternatives.

17       7. Special procedures are required for MBS mortgage loans that  
18 were in special servicing option pools. The servicer will need to  
19 repurchase the mortgage loan from the MBS pool, but it should not  
20 change the terms of the mortgage loan in Fannie Mae’s records until  
21



1 after Fannie Mae reclassifies it as an actual remittance type mortgage  
2 loan.

3 8. Fannie Mae will pay an incentive fee of \$800 for each  
4 successful Deed-in-Lieu or Short Sale. Incentive fee payments on  
5 eligible mortgage loans will be sent to servicers upon receipt of a  
6 closed case entered into HSSN<sup>1</sup>. Fannie Mae will review eligibility  
7 for the modification incentive fee and make the final determination  
8 based on information provided by the servicer; therefore, servicers  
9 need to submit *Cash Disbursement Requests* (Form 571) for payment  
10 of modification incentive fees or expenses. Modification incentive  
11  
12  
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16  
17 <sup>1</sup> Home Saver Solutions Network ("HSSN") permits Servicer  
18 to process electronically foreclosure prevention cases  
19 for conventional mortgage loans to Fannie Mae for  
20 consideration. The Servicer can provide the facts for  
21 any given delinquency and the borrower's financial  
22 data, and the application will recommend which workout  
23 options are most appropriate to the particular  
24 circumstances. After logging in, all the servicer  
25 needs to do is to enter and save the data for each  
26 foreclosure prevention case or request for  
27 reclassification that it wants to report and the  
28 information will be automatically available to Fannie  
Mae. Once an approved foreclosure prevention  
alternative has been finalized (or closed), the  
servicer reports that information to Fannie Mae through  
HSSN.

1 fees on eligible mortgage loans will be sent to servicers on a monthly  
2 basis.

3 9. The Servicers of the Defendants know or should know at the  
4 time of the identification of potential candidates for the HAMP  
5 programs the eligibility qualification of the candidates based upon the  
6 servicing agreement between the Servicer and the Investor, pursuant  
7 to the Pooling and Servicing Agreement (“PSA”). This is also a  
8 mandate of the Making Homes Affordable Program, “Handbook for  
9 Servicers of Non-GSE Mortgages.”<sup>2</sup>  
10  
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14 <sup>2</sup> See: Section 1.3 of Making Homes Affordable Program,  
15 “Handbook for Servicers of Non-GSE Mortgages.” Within 90  
16 days of executing a PSA, the servicer must review all  
17 servicing agreements to determine investor  
18 participation in HAMP. Within 30 days of identifying an  
19 investor as a nonparticipant, or as unwilling to extend  
20 its participation in MHA to include any extension or  
21 expansion of an MHA program, or identifying a servicing  
22 agreement that limits or prohibits a servicer from  
23 offering any assistance available under MHA, including  
24 HAMP Tier 2 modifications (i.e., prohibition against  
25 modification of non-owner occupied mortgages or limits  
26 on multiple modification of the same mortgage), the  
27 servicer must contact the investor in writing at least  
28 once, encouraging the investor to permit modifications  
and other assistance available under the extended and  
expanded MHA programs. Servicers, within 120 days of  
signing the PSA, must create and maintain in their  
records an Investor Participation List containing the  
following information: (1) the number of investors for

1        10. The Servicer and Investor are allowed reimbursement  
2 administrative cost: To obtain reimbursement for allowable  
3 administrative fees and costs incurred in connection with HAMP, the  
4 servicer must submit a *Cash Disbursement Request* (Form 571) to  
5 Fannie Mae for mortgage loans considered under HAMP, Fannie Mae  
6 has waived the requirements that the claim equal a minimum amount  
7 of \$500.00 or that the mortgage loan be at least 6 months delinquent.  
8 Only administrative fees and costs associated with HAMP should be  
9 included on Form 571. In order for the administrative costs to be  
10 reimbursed, servicers must reference HAMP in the comments section  
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15  
16 whom it services loans; (2) a list of those investors  
17 who do not participate in HAMP; (3) the number of loans  
18 serviced for each investor that does not participate in  
19 HAMP; and (4) pool-level identification data, such as  
20 pool name and pool number, for loans serviced for each  
21 investor that does not participate in HAMP or whose  
22 participation is subject to any limitations or  
23 restrictions. In addition, servicers must provide a  
24 copy of the servicing agreement or other pool  
25 documentation to the Treasury or its agents upon  
26 request. All servicers must update their Investor  
27 Participation Lists within 30 days of any change and  
28 maintain both the old and revised versions of the  
lists, which should clearly identify the time period  
during which each list was applicable, on a system that  
MHA-C may access upon request.

1 on Form 571. If Form 571 is submitted in hard copy, the servicer  
2 must write "HAMP" on the top of the form.

3 11. Pursuant to the initial 2009 HAMP Guideline Servicers and  
4 Investors were given by HUD \$1000.00, per application upfront costs,  
5 for each eligible modification meeting certain specified guidelines.<sup>3</sup>  
6 However, in the instant case, Defendants applied for and received  
7 from HUD the \$1000.00, per application upfront costs, whether the  
8 loan was subject to the HAMP program or not.

9 12. The Borrowers are encouraged to submit over and over HAMP  
10 programs packages that are continuously denied and claims are made  
11 on the *Cash Disbursement Request* (Form 571) as administrative  
12 costs, including but not limited to, the \$1000.00, per application  
13 upfront costs.

14 13. Defendants have deliberately concealed these facts from HUD  
15 to obtain taxpayer-backed funds. These funds would not have been  
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23 <sup>3</sup> See: Home Affordable Modification Program Guidelines,  
24 March 4, 2009: "Servicers will receive an up-front  
25 Servicer Incentive Payment of \$1,000 for each eligible  
26 modification meeting guidelines established under this  
27 initiative. Servicers will also receive Pay for  
28 Success payments -as long as the borrower stays in the  
program - of up to \$1,000 each year for up to three

1 available but for that concealment. Investors and Servicers of the  
2 Defendants falsely report certified accountings to HUD, in writing,  
3 that they are not charging unallowable fees.  
4

5 14. Defendant lenders have submitted hundreds of thousands of  
6 false and fraudulent documents, records and claims to the United  
7 States to fraudulently induce HUD to pay upfront fees of \$1,000.00  
8 per application as administrative costs. Tens of thousands of these  
9 loans go into default or resulted in foreclosure. Under the False  
10 Claims Act, Defendant lenders are liable to the United States for all  
11 damages resulting from those fraudulently induced applications for  
12 loan modifications, as well as penalties of up to \$11,000 for each  
13 violation of the False Claims Act.  
14  
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16

17 **THE PARTIES**

18 15. SERVE ALL HELP ALL, INC. D/B/A NON-PROFIT ALLIANCE  
19 OF CONSUMER ADVOCATES ("NACA") or ("Relator NACA") is a California  
20 Non-Profit Corporation which operates offices in California. NACA provides free  
21 mortgage services and modification advice to consumers.  
22  
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26 years. Similar incentives will be paid for Hope for  
27 Homeowner refinances."

1           16. JOSE ARTURO ABAD-VEGA (“Relator VEGA”) is a consultant to  
2 various multicultural consumer activist groups concerning housing, refinance,  
3 modifications, and securitization of residential real properties nationwide. He is  
4 a resident of California.  
5

6           17. DANNY WILLIAMS, (“Relator WILLIAMS”) is a California  
7 resident and has been a victim of the complained conduct.  
8

9           18. MOSES HALL, (“Relator HALL”) is a former attorney who won the  
10 first national decision regarding private right to sue for failure of a bank to offer  
11 legitimate loan modifications before commencing foreclosure proceeding in  
12 California.  
13

14           19. Relator NACA has a principal place of business in Orange County,  
15 California. Relator VEGA resides in Orange County, California. Relator  
16 WILLIAMS resides in Orange County, California. Relator HALL resides in  
17 Orange County, California. They bring this *qui tam* action based upon direct and  
18 unique information they possess with regard to the specific fraudulent acts of  
19 Defendants set forth and described with particularity herein.  
20  
21

22                                   **DEFENDANTS**  
23

24           20. HSBC BANK USA TRUSTEE: (hereinafter referred to as  
25 “Defendant HSBC BANK” or “HSBC”). HSBC is organized within four business  
26 groups: Commercial Banking; Global Banking and Markets (investment banking);  
27  
28

1 Retail Banking and Wealth Management; and Global Private Banking. It is the  
2 Trustee of approximately 332 of the actual named Defendant Investment Trusts.  
3 Defendant HSBC BANK during all relevant times hereafter described, did  
4 transact, and does now presently transact, trustee business in the State of  
5 California. The individual certificate holders may not be sued but the Trustee of  
6 the Trust on behalf of the Defendants must be properly named. Defendant HSBC  
7 BANK maintains a principal office at One HSBC Center, Buffalo, NY 14203,  
8 may be served through its registered agent for Service of Process C T Corporation  
9 System at 818 W Seventh ST, Los Angeles, CA 90017.  
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13 21. U.S. BANK TRUSTEE: (hereinafter referred to as “Defendant U.S.  
14 BANK” or “US BANK”). U.S. Bancorp is an American diversified financial  
15 services holding company headquartered 111 Fillmore Avenue East , St Paul, MN  
16 55107-1402. It is the parent company of U.S. Bank National Association, the  
17 fifth largest bank in the United States. U.S. Bancorp offers regional consumer and  
18 business banking and wealth management services, national wholesale and trust  
19 services and global payments services to over 15.8 million customers. The  
20 company employs over 64,000 people. It is a Trustee of approximately 1032 of  
21 the actual named Defendants Investment Trusts. Defendant U.S. BANK during  
22 all relevant times hereafter described, did transact, and does now presently  
23 transact, trustee business in the State of California. The individual certificate  
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1 holders may not be sued but the Trustee of the Trust on behalf of the Defendants  
2 must be properly named. U.S. BANK may be served through its regional office  
3 at its branch ranch office located at 633 W 5th St 1st FL, Los Angeles, CA 90071.  
4

5 22. BANK OF NEW YORK TRUSTEE, (hereinafter referred to as  
6 “Defendant Bank of New York” or “BNY Mellon”). BNY Mellon is a global  
7 investments providing financial services for institutions, corporations or  
8 individual investors, BNY Mellon delivers informed investment management and  
9 investment services in 35 countries and more than 100 markets. It is a Trustee of  
10 approximately 678 of the actual named Defendants Investment Trusts. Defendant  
11 Bank of New York during all relevant times hereafter described, did transact, and  
12 does now presently transact, trustee business in the State of California. The  
13 individual certificate holders may not be sued but the Trustee of the Trust on  
14 behalf of the Defendants must be properly named. Defendant Bank of New York  
15 maintains a principal office at 1 Wall St. New York, NY, 10005 and may be  
16 served through its regional office at 400 South Hope Street, Los Angeles, CA  
17 90071.  
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23 23. DEUTSCHE BANK NATIONAL TRUST COMPANY TRUSTEE,  
24 (hereinafter referred to as “Defendant Deutsche”) is a German global banking and  
25 financial services company with its headquarters in the Deutsche Bank Twin  
26 Towers in Frankfurt, Germany. It has more than 100,000 employees in over 70  
27  
28

1 countries, and has a large presence in Europe, the Americas, Asia-Pacific and the  
2 emerging markets. In 2009, Deutsche Bank was the largest foreign exchange  
3 dealer in the world with a market share of 21 percent. Defendant Deutsche is a  
4 Trustee of approximately 939 of the actual named Defendants Investment Trusts.  
5 Defendant Deutsche during all relevant times hereafter described, did transact, and  
6 does now presently transact, trustee business in the State of California. The  
7 individual Defendants may not be sued but the Trustee of the Trust on behalf of  
8 the Defendants must be properly named. Defendant Deutsche maintains a  
9 principal office at 1761 E. Saint Andrew Place, Santa Ana, California 92705 and  
10 may be served there.

14 24. WELLS FARGO BANK TRUSTEE, (hereinafter referred to as  
15 “Defendant Wells Fargo” or “Wells Fargo”) is an American multinational banking  
16 and financial services holding company with operations around the world. Wells  
17 Fargo is the fourth largest bank in the U.S. by assets and the largest bank by  
18 market capitalization. Wells Fargo is the second largest bank in deposits, home  
19 mortgage servicing, and debit cards. In 2011, Wells Fargo was the 23rd largest  
20 company in the United States. Wells Fargo is headquartered at 420 Montgomery  
21 Street, San Francisco, CA 94104. It is a Trustee of approximately 381 of the  
22 actual named Defendants Investment Trusts. Defendant Wells Fargo during all  
23 relevant times hereafter described, did transact, and does now presently transact,

1 trustee business in the State of California. The individual Defendants may not be  
2 sued but the Trustee of the Trust on behalf of the Defendants must be properly  
3 named. Defendant Wells Fargo may be served through its registered agent for  
4 service of process, C T Corporation System at 818 W Seventh ST, Los Angeles,  
5 CA 90017.  
6

7  
8 25. LASALLE BANK SUCCEEDED BY BANK OF AMERICA  
9 TRUSTEE, (hereinafter referred to as “Defendant Bank of America”) is an  
10 American multinational banking and financial services corporation headquartered  
11 at 100 North Tryon Street, Charlotte, North Carolina. It is the second largest bank  
12 holding company in the United States by assets. It is a Trustee of approximately  
13 243 of the actual named Defendants Investment Trusts. Defendant Bank of  
14 America during all relevant times hereafter described, did transact, and does now  
15 presently transact, trustee business in the State of California. The individual  
16 Defendants may not be sued but the Trustee of the Trust on behalf of the  
17 Defendants must be properly named. Defendant Bank of America may be served  
18 through its registered agent for service of process is, C T Corporation System at  
19 818 W Seventh ST, Los Angeles, CA 90017.  
20  
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24 26. CITIBANK TRUSTEE, (hereinafter referred to as “Defendant  
25 Citibank”) serves clients in all 50 states through 10 administrative offices in the  
26 US, with access to multiple legal jurisdictions, including Delaware and South  
27  
28

1 Dakota. Citigroup is the third largest bank holding company in the United States  
2 by total assets, after Bank of America and JPMorgan Chase. It is a Trustee of  
3 approximately 93 of the actual named Defendants Investment Trusts. Defendant  
4 Citibank during all relevant times hereafter described, did transact, and does now  
5 presently transact, trustee business in the State of California. The individual  
6 Defendants may not be sued but the Trustee of the Trust on behalf of the  
7 Defendants must be properly named. Defendant Citibank maintains a principal  
8 office 399 Park Ave. New York NY 10022 and may be served through its  
9 registered agent for Service of Process Alfredo Sanchez, 2029 Century Park East,  
10 42<sup>nd</sup> Floor, Los Angeles, CA 90067.  
11  
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14 27. J.P. MORGAN CHASE BANK TRUSTEE, (hereinafter referred to as  
15 “Defendant Chase”), is an American multinational banking and financial services  
16 holding company. It is the largest bank in the United States, with total assets of  
17 US\$2.509 trillion. It is a major provider of financial services and according to  
18 Forbes magazine is the world's second largest public company based on a  
19 composite ranking. It is a Trustee of approximately 280 of the actual named  
20 Defendants Investment Trusts. Defendant Chase during all relevant times  
21 hereafter described, did transact, and does now presently transact, trustee business  
22 in the State of California. The individual Defendants may not be sued but the  
23 Trustee of the Trust on behalf of the Defendants must be properly named.  
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1 Defendant Chase maintains a principal office at 270 Park Avenue, New York, NY  
2 10017 and may be served through its registered agent C T Corporation System at  
3 818 W. Seventh ST, Los Angeles, CA 90017.  
4

5 28. Relators are ignorant of the true names and capacities of Defendants  
6 DOES 1 thru 10,000, inclusive (“DOES”), and therefore sue them by fictitious  
7 names. Relators will amend this complaint to allege DOES’ true names and  
8 capacities when they are ascertained.  
9

10  
11 29. Relators are informed and believe and upon this basis allege that  
12 DOES claim some right, title, estate, lien, or interest in the subject property,  
13 adverse to Relators’ own title. Each of these claims constitutes a cloud on  
14 Relators’ title to the subject property from which Relators seek relief.  
15

16  
17 30. Relators are informed and believes and upon this basis alleges that  
18 DOES are contractually, strictly, negligently, intentionally, or vicariously liable,  
19 and/or otherwise legally responsible in some manner for each and every act,  
20 omission, obligation, event, or happening set forth in this complaint, and that  
21 DOES are indebted to Relators as hereinafter alleged.  
22

23  
24 31. This is a civil action filed by Relator NACA and sues in its official  
25 capacity as a non-profit advocate of consumer affairs who are all directly affected  
26 by the actions of all Defendants. This is discussed herein. Few of the  
27

1 homeowners subject to the conduct of Defendants and their agents have received  
2 any relief promised by HAMP programs without the consent of the Trustees and  
3 Certificate holders of the residential mortgage-securitization trusts created by the  
4 Defendants.  
5

6 **JURISDICTION AND VENUE**

7 32. This Court has personal jurisdiction over Defendants because the  
8 Defendants have transacted business in this District, and because Defendants have  
9 committed acts proscribed by the False Claims Act in this District.  
10

11 33. This Court has subject matter jurisdiction pursuant to 28 U.S.C. § 1331  
12 because the action arises under the laws of the United States, pursuant to 28  
13 U.S.C. § 1345 because this is a civil action commenced by the United States,  
14 pursuant to 28 U.S.C. § 1355(a) because this is an action for the recovery or  
15 enforcement of a fine or penalty incurred under an Act of Congress, and pursuant  
16 to 31 U.S.C. § 3732(a) to the extent the claims arise under the False Claims Act,  
17 31 U.S.C. §§ 3729 to 3733.  
18  
19  
20

21 34. Pursuant to 31 U.S.C. § 3732(b), this Court has jurisdiction over the  
22 subject matter of the claims asserted by the Relators in this action because those  
23 claims are so related to the claims asserted by the United States that they form part  
24 of the same case or controversy, and because those claims arise out of the same  
25  
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28

1 transactions or occurrences as the action brought by the United States under the  
2 False Claims Act, 31 U.S.C. §§ 3729 to 3733.

3 35. Venue is proper in this District pursuant to 28 U.S.C. § 1391(b)(1) and  
4 (2) and 31 U.S.C. § 3732(a).  
5

6 36. Relators have presented the Government with timely disclosures  
7 regarding the False Claims Act violations described herein as required by 31  
8 U.S.C. § 3730 (b) (2).  
9

10 **APPLICABLE LAW**

11 37. 31 U.S.C. § 3729(a)(I)(A) provides that any person who knowingly  
12 presents or causes to be presented to the United States any false or fraudulent  
13 claim for payment or approval is liable to the United States Government both for a  
14 civil penalty and for three times the amount of damages which the Government  
15 sustains because of the act of that person. The current civil penalty is not less than  
16 \$5,500 and not more than \$11,000 per false claim made. 20 C.F.R. § 356.3.  
17

18 38. 31 U.S.C. § 3729(a)(1)(B) provides that any person who knowingly  
19 makes, uses, or causes to be made or used, a false record or statement material to a  
20 false or fraudulent claim is liable to the United States Government both for a civil  
21 penalty and for three times the amount of damages which the Government sustains  
22 because of the act of that person. The current civil penalty is not less than \$5,500  
23 and not more than \$11,000 per false claim made. 20 C.F.R. § 356.3.  
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1           42. Mortgage origination is the process whereby a lender loans money to  
2 a borrower and receives a security interest in property, through a mortgage or  
3 comparable device that secures the loan. Origination generally includes all the  
4 steps from receiving a loan application through disbursal of the loan proceeds.  
5

6           43. For more than thirty years, mortgages typically have been “pooled” to  
7 create an investment vehicle, often denominated as a trust, and interests in the  
8 trusts have been sold to investors that own interests in payment streams generated  
9 by principal and interest payments from the borrowers.  
10

11           44. After mortgages are originated, a “servicer” is responsible for mortgage  
12 administration activities, known as servicing activities, which generally include  
13 collecting payments from mortgagors; applying payments made in an agreed upon  
14 order to the mortgagor’s indebtedness; distributing payments after allowable  
15 deductions to the investment trust entities for distribution to investors; making  
16 advances to cover delinquent mortgage payments and other costs, such as the  
17 costs of protecting and maintaining properties that collateralize mortgage loans  
18 when mortgagors fail to do so; pursuing collections from delinquent mortgagors;  
19 and pursuing either loss mitigation or foreclosure, as appropriate, to minimize the  
20 loss to investors and others when mortgagors become delinquent on mortgage  
21 payments.  
22  
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**B. The United States' Stimulus/Rescue Efforts**

45. Beginning in the fall of 2008, the federal government instituted several measures to try to stabilize the housing and credit markets and assist troubled homeowners.

46. In October 2008, the Emergency Economic Stabilization Act of 2008 ("EESA") was passed to promote stability and liquidity in the financial system. Among other things, EESA authorized the Secretary of the Treasury to establish the Troubled Asset Relief Program ("TARP"). TARP funds were used, in part, to promote various mortgage loan modification programs.

47. The Making Home Affordable ("MHA") Program. In March 2009, the United States launched the MHA Program. The MHA Program included the Home Affordable Modification Program ("HAMP"), a Treasury program that uses TARP funds to provide incentives for mortgage servicers to modify eligible first lien mortgages.

48. HAMP uses set up costs and incentive payments to encourage loan servicers and owners of mortgage loans or bonds backed by mortgage loans to modify eligible first lien mortgages so that monthly payments of homeowners who are in default, or at imminent risk of default, will be reduced to affordable and sustainable levels.

///

1           49. The Home Price Decline Protection Incentives (“HPDP”) initiative.

2           The HPDP initiative is designed to encourage modifications of loans in markets  
3           hardest hit by falling home prices. The HPDP initiative provides investors with  
4           additional incentives for loan modifications on properties located in areas where  
5           home prices have recently declined and where investors are concerned that price  
6           declines may persist.  
7

8  
9           50. The Principal Reduction Alternative (“PRA”). PRA is designed to  
10          encourage the use of principal reduction in modifications for eligible borrowers  
11          whose homes are worth significantly less than the remaining outstanding principal  
12          balances of their first lien mortgage loans. It provides investor incentives to offset  
13          a portion of the principal reduction.  
14

15          51. The Home Affordable Unemployment Program (“UP”). UP is designed  
16          to offer assistance to unemployed homeowners through temporary forbearance of  
17          a portion of their mortgage payments.  
18

19          52. The Home Affordable Foreclosure Alternatives Program (“HAFA”).  
20          HAFA is designed to provide incentives to servicers, investors and borrowers to  
21          utilize short sales and deeds-in-lieu of foreclosure for HAMP eligible loans in  
22          cases in which the borrower can no longer afford to stay in their home but want to  
23          avoid foreclosure. Under this program, the servicer releases the lien against the  
24          property and the investor waives all rights to seek a deficiency judgment against a  
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1 borrower who uses a short sale or deed-in-lieu when the property is worth less  
2 than the outstanding principal balance of the mortgage.

3 53. The Second Lien Modification Program (“2MP”). 2MP is designed to  
4 modify second lien mortgages when a corresponding first lien is modified under  
5 HAMP.  
6

7 54. The FHA-HAMP Program. The FHA-HAMP Program is designed  
8 to provide compensation to the holders and servicers of FHA insured mortgages  
9 that are modified under FHA-HAMP, to reduce payments to more affordable  
10 levels.  
11

12 55. The Treasury/FHA Second-Lien Program (“FHA2LP”). FHA2LP is  
13 designed to facilitate refinancing under the FHA Short Refinance Program by  
14 reducing second liens. The Treasury provides incentives to participating servicers  
15 and investors who agree to partial or full extinguishment of second liens associated  
16 with a FHA refinance.  
17

18 56. The FHA Refinance for Borrowers with Negative Equity (“FHA  
19 Short Refinance”) Program. This program is partially supported by TARP funds  
20 and allows servicers and investors who write down a borrower’s principal balance  
21 on a non-FHA insured, existing, underwater, first lien mortgage loan in  
22 connection with a refinancing to obtain FHA insurance on the newly refinanced  
23 mortgage. The Treasury has provided a TARP-funded letter of credit for up to \$8  
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1 billion in loss coverage on these newly refinanced FHA loans.

2           57. Housing Finance Agency Hardest Hit Fund (“HHF”). HHF is a  
3 TARP-funded program designed to fund foreclosure prevention programs run by  
4 state housing finance agencies in states hit hardest by the decrease in home prices  
5 and in states with high unemployment rates. Eighteen states and Washington,  
6 D.C. have received approval for aid through this program.  
7

8  
9 **FACTUAL ALLEGATIONS**

10           58. On or about March 23, 2005, Relator WILLIAMS refinanced his  
11 mortgage loan by executing a Note and Deed of Trust (“DOT”) in the amount of  
12 \$391,000.00 with FREMONT INVESTMENT & LOAN as nominal lender,  
13 FREMONT GENERAL CREDIT CORPORATION as trustee and MORTGAGE  
14 ELECTRONIC REGISTRATION SYSTEMS, INC., as beneficiary. The loan was  
15 a 6.25 fixed-rate index loan for a 30 year term. The DOT for the Subject Property  
16 was recorded on March 30, 2005, as Document No. 2005-0727964 in the official  
17 records of the Los Angeles County Recorder’s Office.  
18

19  
20  
21           59. Defendant WELLS FARGO BANK, National Association as Trustee  
22 for Securitized Asset-Backed Receivables LLC 2005-FR4 Mortgage Pass-  
23 Through Certificates, Series 2005-FR4. WELLS FARGO is the actual owner of  
24 the note securing Relator Williams real property.  
25  
26  
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28

1           60. In 2009 Relator WILLIAMS incurred financial hardship. In early 2010,  
2 WILLIAMS inevitably fell behind on his loan repayments due to extenuating  
3 financial and personal hardship.  
4

5           61. BANK OF AMERICA, N.A (“BANA”) at that time was the servicer  
6 for Defendant WELLS FARGO and advertised on behalf of Defendant WELLS  
7 FARGO that loan modifications were available and that they were specifically  
8 able to discuss with WILLIAMS for loss mitigation assistance. WILLIAMS  
9 contacted BANA and was instructed to submit a loan modification application.  
10

11           62. The relationship ultimately proved to be unfruitful as WILLIAMS was  
12 informed that he did not qualify for a HAMP loan modification.  
13

14           63. On or about July 21, 2010, Relator WILLIAMS received a Notice of  
15 Default (NOD), at which time he was again in contact with BANA for assistance.  
16 BANA offered a HAMP/(HAFA) short sale and WILLIAMS was advised to “get  
17 a real estate broker to list the property.”  
18

19           64. Subsequently, on August 04, 2010, a Substitution of Trustee and  
20 Assignment of Deed of Trust (“Substitution”) was recorded as Document No.  
21 2010-1078587 in the official records of the Los Angeles County Recorder’s  
22 Office by “TRUSTEE” in which all beneficial interest was transferred from  
23 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to WELLS  
24  
25  
26  
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28



1 FARGO bank, national association, as Trustee for Securitized Asset-Backed  
2 Receivables LLC 2005-FR4.

3 65. Though WILLIAMS was not convinced about the short sale, he felt he  
4 had no other choice and on or about August 11, 2010, he engaged a real estate  
5 broker to list his home for a short sale.  
6

7 66. Relator Williams received an offer for his property on or about August  
8 12, 2010. The offer and the application were submitted to BANA for HAMP's  
9 HAFA program.  
10

11 67. WILLIAMS was advised by BANA that approval would "take a few  
12 weeks" but that WILLIAMS needed to move out of the residence soon as possible  
13 in order to "seal the deal."  
14

15 68. During the ensuing months that followed, the "short sale negotiators"  
16 and "contact persons" were constantly changed as often as four (4) times during a  
17 given month. Documents that had been properly, timely and completely submitted  
18 were mysteriously "lost." WILLIAMS was constantly resubmitting updated  
19 documentation in support of the application.  
20  
21

22 69. Furthermore, BANA would consistently lose the documentation  
23 provided by potential buyers causing WILLIAMS's potential buyer to become  
24 discouraged and rescind their offers for the property. After numerous re-  
25  
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28

1 submissions, escrow was finally opened with Ann Chan as buyer and earnest  
2 money was deposited.

3 70. The offer was approved as a HAFA short sale by BANA on December  
4 27, 2012, a letter was received reflecting the sale.

5  
6 71. Around January 1, 2013, Ann Chan placed all the necessary funds in  
7 cash for the sale into escrow for the full purchase price.

8  
9 72. At around January 30, 2013, WILLIAMS received a letter from BANA  
10 employee, Cedric Williams, advising he was WILLIAMS's "new customer  
11 relationship manager" ("CRM").

12  
13 73. Customer Relationship Manager Cedric Williams ("CRM Williams")  
14 was informed of the pending short sale agreement and appeared to have no  
15 knowledge of the existence of the agreement. On February 1, 2013, February 4,  
16 2013 and February 12, 2013, CRM Williams indicated to Relator WILLIAMS that  
17 additional time would be necessary to determine the issues regarding the pending  
18 short sale.  
19

20  
21 74. Shortly thereafter, CRM Williams communicated to Relator  
22 WILLIAMS that the short sale was being declined by BANA, stating:

23 [We have reviewed your request for a short sale on the above listed  
24 property. At this time, we cannot approve your request for the  
25 following reason(s): Non Compliance- After an internal quality  
26 review, the Bank has made the decision not to accept the present offer  
27 for this property.]

1           75. At that point, WILLIAMS made numerous calls to BANA about the  
2 refusal of the bank to honor the executed real estate purchase agreement between  
3 WILLIAMS and Ann Chan.  
4

5           76. On March 14, 2013, WILLIAMS received a call from Defendant  
6 BANA employee, Kayla Wilson, who identified herself as Senior Operations  
7 Analyst for the office of BANA's CEO and President.  
8

9           77. It seemed like Ms. Wilson wanted to assist WILLIAMS. She confided  
10 in WILLIAMS that the "real reason" the short sale was declined was "because  
11 Defendant was no longer doing business with that particular broker/brokerage  
12 firm." She went on to say that BANA's POLICY was to NEVER GIVE A REASON  
13 IN WRITING when files were being turned down by her department. She also  
14 gave WILLIAMS alternatives in dealing with his issue.  
15  
16

17           78. She advised WILLIAMS that the same buyer could just re-submit for  
18 consideration for approval through a different brokerage provided the prior broker  
19 did not benefit financially in any way.  
20

21           79. Plaintiff then submitted the offer through a different broker that was a  
22 stranger to the prior brokerage firm and had no ties or connections.  
23

24           80. The offer was re-submitted two more times per Ms. Wilson's request  
25 through BANA's Equator system. After several attempts by WILLIAMS to get  
26  
27  
28

1 any response from BANA, no reasons were given to WILLIAMS for not  
2 accepting buyer's fully paid purchase price.

3 81. It was deceiving for BANA to encourage WILLIAMS to resubmit his  
4 request when they were going to simply turn him down again, after a denial had  
5 already been issued.  
6

7 82. WILLIAMS immediately again applied for loss mitigation in the form  
8 of a complete loan modification application with BANA.  
9

10 83. WILLIAMS was, once again, informed that his loan was not eligible  
11 under the HAMP program due to "lack of authority" from investor and Defendant  
12 WELLS FARGO as Trustee for Securitized Asset-Backed Receivables LLC 2005-  
13 FR4 Mortgage Pass-Through Certificates, Series 2005-FR4.  
14

15 84. WILLIAMS was, once again, offered to participate in their Home  
16 Affordable Foreclosure Alternative, ("HAFA") in the subsequent months  
17 thereafter by more than one BANA representative. No information or discussion  
18 was ever facilitated by BANA to explore other foreclosure alternatives at that  
19 point.  
20  
21

22 85. WILLIAMS sought the assistance of Relator NACA, which assisted  
23 him in submitting a complete loan modification packet in appeal to BANA.  
24

25 86. Defendant BANA has purposefully delayed communication to the last  
26 minute to discuss any real available loss mitigation options with Plaintiff.  
27  
28

1           87. The collective effect of four years of the above described bad faith  
2 gamesmanship, resulted in Plaintiff abandoning his efforts to short sale the  
3 property.  
4

5           88. At the beginning of November, 2013, with the assistance of NACA,  
6 BANA was immediately contacted and communication was initiated with BANA  
7 employee, Creola Brown.  
8

9           89. NACA, on behalf of WILLIAMS, informed Ms. Brown that a new  
10 modification packet would be sent to BANA, directed to Ms. Brown's attention  
11 and care. This information was faxed to her. Ms. Brown confirmed receipt on  
12 November 14, 2013, and stated she would be reviewing the documents and would  
13 advise if anything further was needed. Ms. Brown further advised WILLIAMS  
14 that no foreclosure proceedings would take place while modification packet was  
15 being reviewed.  
16  
17

18           90. WILLIAMS requested a single point of contact at this time, to which  
19 Ms. Brown responded that one would be assigned shortly.  
20

21           91. From that point forward, communication ceased and no correspondence  
22 or written acknowledgment outlining either the modification process, or any other  
23 type of request for additional or missing documents was received.  
24

25           92. To WILLIAM's dismay, on December 16, 2013, the loan was abruptly  
26 transferred to NATIONSTAR. On December 16, 2013, NATIONSTAR was  
27  
28

1 promptly contacted and WILLIAMS was informed that a new packet would need  
2 to be submitted.

3 93. Only 2 days after the alleged transfer, WILLIAMS was notified of a  
4 trustee sale.  
5

6 94. NACA urgently assisted WILLIAMS in forwarding a complete  
7 modification packet to the new servicer, NATIONSTAR.  
8

9 95. WILLIAMS contacted NATIONSTAR via telephone and was told they  
10 would do their best to stop the sale. Furthermore, WILLIAMS requested a Single  
11 Point of Contact (“SPOC”), none was provided; no written acknowledgment of  
12 receipt of loan modification packet was ever sent to WILLIAMS.  
13

14 96. The Notice of Sale (“NOS”) was recorded on December 30, 2013.  
15 Apparently, NATIONSTAR intended to go to sale while simultaneously  
16 “reviewing for loan modification.”  
17

18 97. On February 20, 2014, WILLIAMS was informed he was denied for an  
19 in-house loan modification program, one day later, he was informed he was  
20 denied for the Making Home Affordable Program.  
21

22 98. The denials were given without a viable reason and/or explanation.  
23

24 99. In less than 30 days, NACA helped WILLIAMS appeal the denials.  
25  
26  
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28

1           100. NATIONSTAR employees never discouraged WILLIAMS from  
2 resubmitting an application. They recommended WILLIAMS to proceed with  
3 submitting an appeal.  
4

5           101. On or about April 29, 2014, WILLIAMS spoke with NATIONSTAR  
6 and an updated packet of information/documents were submitted to them as they  
7 claimed they had no documents in the system. Apparently NATIONSTAR's  
8 system of operations prevents them from properly receiving documents from  
9 borrowers.  
10

11           102. WILLIAMS also received forms from NATIONSTAR for him to  
12 complete because WELLS FARGO does not participate in the HAMP program.  
13 WILLIAMS went ahead and completed the forms and returned them all in their  
14 completed form on or about April 30, 2014.  
15  
16

17           103. Eventually, WILLIAMS was informed that he would need to re-  
18 submit updated financial documents. WILLIAMS complied with everything that  
19 was requested. No written acknowledgement was received, no single point of  
20 contact was assigned and WILLIAMS was unable to determine the status of his  
21 application review. This exact same course of “run-around” and failure to actually  
22 review WILLIAMS’s application has continued to the present.  
23  
24  
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1           104. BANA is and all times was an approved participant in HAMP and had  
2           executed a Servicer Participation Agreement, (SPA)<sup>4</sup> with HUD and were entitled  
3           to administrative costs associated with services rendered pursuant to the PSA  
4           agreement including administrative cost.<sup>5</sup>

6           105. The Cash Disbursement Request (Form 571) allows for administrative  
7           fees and costs associated with determining eligibility of potential candidates for  
8           the HAMP programs. The fees and costs are not limited to actual eligibility, but  
9           are also available if eligibility is denied.

11           106. NATIONSTAR is and all times was an approved participant in  
12           HAMP and had executed a SPA with HUD and was entitled to administrative  
13           costs associated with services rendered pursuant to the SPA agreement including  
14           administrative cost.<sup>6</sup>

---

19  
20           <sup>4</sup> Each SPA agreement contains a Program Participation  
21           Cap. The amount of funds available to pay the  
22           servicer, borrower and investor compensation in  
23           connection with each servicer's Services which are  
24           capped pursuant to each servicer's SPA and pursuant to  
25           the HAMP Handbook (Program Participation Cap). For the  
26           sake of clarity, the Program Participation Cap applies  
27           with respect to all Services performed by a servicer  
28           under a SPA, including, if applicable, GSE SPA  
29           Services, and the related financial incentive payments.

30           <sup>5</sup> See: *Cash Disbursement Request* (Form 571)Exhibit A.

31           <sup>6</sup> See: *Cash Disbursement Request* (Form 571)Exhibit A.

1           107. The *Cash Disbursement Request* (Form 571) allows for administrative  
2 fees and costs associated with determining eligibility of potential candidates for  
3 the HAMP programs. The fees and costs are limited to actual eligibility, and are  
4 not available if eligibility is denied.  
5

6           108. To obtain reimbursement for any allowable administrative fees and  
7 costs incurred in connection with HAMP, the servicer should submit a *Cash*  
8 *Disbursement Request* (Form 571) to Fannie Mae. Only for mortgage loans  
9 considered under HAMP, Fannie Mae will waive the requirements that the claim  
10 equal a minimum amount of \$500.00 or that the mortgage loan be at least 6  
11 months delinquent. Only administrative fees and costs associated with HAMP  
12 should be included on Form 571. In order for the administrative costs to be  
13 reimbursed, servicers must reference HAMP in the comments section on Form  
14 571. If Form 571 is submitted in hard copy, the servicer must write "HAMP" on  
15 the top of the form.<sup>7</sup>  
16  
17  
18  
19

20           109. Form 571 allows reimbursement for the following: The servicer uses  
21 this form to request advance funds -- or to reimburse it for funds it has advanced --  
22 for whole mortgages and participation pool mortgages or for MBS pool mortgages  
23

---

24  
25 <sup>7</sup> See: **Fannie Mae 2010 Servicing Guide Update Part VII**  
26 **and Part VIII** Administrative Costs (11/02/09)  
27 Foreclosure Prevention Alternatives Section 610.09.03  
28

1 serviced under the special servicing option. (The advances may have been made to  
2 cover an escrow overdraft; to protect interests in a secured property; to pay  
3 foreclosure costs and related expenses; to pay expenses related to, loan  
4 modifications, or other loss mitigation alternatives. The servicer also uses this  
5 form to request payment of any fees it is due in connection with a loss mitigation  
6 alternative or a required property inspection, reimbursement of recordation fees  
7 for certain mortgage payoffs, or reimbursement for a portion of allowable  
8 foreclosure losses for a foreclosed RHS-guaranteed mortgage that was accounted  
9 for under the modified special servicing option.  
10  
11  
12

13 110. Relators in their capacity as agents of NACA, clients of NACA or  
14 employees of NACA have experienced 1000's of modification applications that  
15 have been submitted and have been told that they are eligible for one of the  
16 HAMP programs, been given Temporary Trial Period Modifications and  
17 subsequently given Permanent Modifications.  
18

19 111. Defendants have collected fees from HUD and thereafter informed the  
20 applicants that their loans cannot be modified because the investor does not  
21 participate in HAMP programs, which information was known to the Defendants  
22 prior to the submission of the HAMP packet, by a mere cursory examination of  
23 the holder of the promissory notes and the policy of the Note Holder in  
24 relationship to the Pooling Servicing Agreement governing the applicability of  
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1 modification of the notes. If such action had occurred there would be no charges  
2 to the Government for the processing of non-eligible borrowers.<sup>8</sup>

3 **PROOF OF EACH DEFENDANT'S FALSE CLAIM**

4  
5 112. Relators' have attached to this Fourth Amended Complaint a Chart,  
6 [See Exhibit B], which includes a specific example whereby Defendant lenders  
7 have presented false claims to the Government.  
8

9 113. As discussed previously, Exhibit A shows use of Form 571 to request  
10 reimbursement for certain costs which would include litigation cost. The  
11 inputting of information into the HSSN system produces payment for the upfront  
12 fees. Relator WILLIAMS claim shows Defendant Wells Fargo false claim  
13 conduct is also referenced in Exhibit B. The claims show that HAMP was  
14 charged fees and incurred cost for a loan that was never eligible for the HAMP  
15 programs.  
16  
17

18 114. Defendant Deutsche Bank National Trust Company has submitted  
19 false claims via the HSSN system as well via the Form 571. [See Exhibit B]. The  
20 claim shows that HAMP was charged fees and incurred cost for a loan that was  
21 never eligible for the HAMP programs.  
22  
23  
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25  
26 <sup>8</sup> Attached hereto as Exhibit B are cases demonstrating  
27 the involvement of the complained conduct by each  
28 Trustee Defendant and one of the Defendant Trust.

1           115. Defendant U.S Bank National Association, as Trustee Company has  
2 submitted false claims via the HSSN system and well via the Form 571. [See  
3 Exhibit B]. The claim shows that HAMP was charged fees and incurred cost for a  
4 loan that was never eligible for the HAMP programs.  
5

6           116. Defendant LaSalle Bank National Association Company has  
7 submitted false claims via the HSSN system and well via the Form 571. [See  
8 Exhibit B]. The claims show that HAMP was charged fees and incurred cost for a  
9 loan that was never eligible for the HAMP programs.  
10

11           117. Defendant The Bank of New York Mellon F/K/A The Bank of New  
12 York, as Trustee Company has submitted false claims via the HSSN system and  
13 well via the Form 571. [See Exhibit B]. The claims show that HAMP was  
14 charged fees and incurred cost for a loan that was never eligible for the HAMP  
15 programs.  
16  
17

18           118. Defendant HSBC Bank USA, National Association as trustee for the  
19 certificate holders has submitted false claims via the HSSN system and well via  
20 the Form 571. [See Exhibit B]. The claims show that HAMP was charged fees  
21 and incurred cost for a loan that was never eligible for the HAMP programs.  
22

23           119. CITIBANK, N.A., AS Trustee has submitted false claims via the  
24 HSSN system and well via the Form 571. [See Exhibit B]. The claims show that  
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1 HAMP was charged fees and incurred cost for a loan that was never eligible for  
2 the HAMP program.

3 120. JP MORGAN CHASE as Trustee and Servicer has submitted false  
4 claims via the HSSN system and well via the Form 571. [See Exhibit B]. The  
5 claims show that HAMP was charged fees and incurred cost for a loan that was  
6 never eligible for the HAMP programs.  
7

8  
9 **MOTIVE FOR THE FRAUDULENT ACTIONS**  
10 **OF DEFENDANT LENDERS**

11 121. The lenders' motive is crystal clear. The Defendant lenders engaged in  
12 the fraudulent schemes outlined herein in order to illegally raise their profits by  
13 benefitting from the financial assistance and guarantees provided by the  
14 Government. The Defendant lenders' fraud enabled them to obtain fees from the  
15 Government, which greatly reduced their risk in offering loan modifications.  
16

17 122. Defendant lenders also profited directly from their fraudulent  
18 conduct because they illegally passed on to the Government fees that were not  
19 supposed to be paid because the lenders knew, or should have known, that the  
20 loans could not be modified - such as attorney fees, taxes and insurance. See  
21 Exhibit A [Form 571]. Those unallowable fees were paid to Defendant lenders  
22 and allowed the lenders to make thousands of dollars on every improperly  
23 submitted loan modification. The cost savings to Defendant lenders has been  
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1 immense. Both the borrowers and the taxpayers have been victimized by the  
2 lenders' fraud.

3  
4 **COUNT I**  
5 **TWO VIOLATIONS OF THE FALSE CLAIMS ACT,**  
6 **31 U.S.C. § § 3729-3733 ET SEQ.**

7 123. The allegations in the preceding paragraphs above are incorporated  
8 herein by reference.

9 124. By virtue of the acts described above, the Defendants knowingly or  
10 recklessly presented or caused to be presented to the United States false or  
11 fraudulent claims for payment or approval, including but not limited to improper  
12 claims for payment of HAMP (1) upfront fees and/or (2) unallowable costs for  
13 each loan modification in direct violation of, *inter alia*, 31 U.S.C. §  
14 3729(a)(1)(A).  
15

16 125. In so doing, the Defendants acted knowingly or recklessly; that is, the  
17 Defendants possessed actual knowledge that the claims for payment were false or  
18 fraudulent; acted in deliberate ignorance of the truth or falsity of the claims for  
19 payment; or acted in reckless disregard of the truth or falsity of the claims for  
20 payment.  
21

22 126. By virtue of the acts described above, the Defendants made, used, or  
23 caused to be made or used, a false record or statement material to a false or  
24 fraudulent claim in direct violation of, *inter alia*, 31 U.S.C. § 3729(a)(1)(B).  
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1           127. In so doing, the Defendants acted knowingly or recklessly; that is, the  
2 Defendants possessed actual knowledge that the information, statements and  
3 representations were false or fraudulent; acted in deliberate ignorance of the truth  
4 or falsity of the information, statements and representations; or acted in reckless  
5 disregard of the truth or falsity of the information, statements and representations.  
6

7           128. More specifically, Defendants caused false claims and statements to  
8 be made and submitted to HAMP. Truthful and accurate claims and statements are  
9 a condition precedent to both issuance of and payment under federal statutes and  
10 HAMP guidelines.  
11

12           129. Had the Government known that the federal regulations and HAMP  
13 guidelines were violated or that Defendants' express claims were false, HAMP  
14 would not have paid the upfront fees or HSSN fees. Federal statutes prohibit  
15 Defendants or other lenders from receiving unallowable and illegal fees in any  
16 non-eligible loan modification candidate. The Government would not have issued  
17 payments had it known the lender claims and statements were false.  
18  
19

20           130. As a result of the Government's reliance upon the false and misleading  
21 claims and statements by Defendants, the Government has been damaged and will  
22 continue to be damaged as tens of thousands of non-eligible loan modification  
23 claims and statements which contain unallowable fees are made and paid.  
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1           131. The Government was not aware of the falsity of the claims and  
2 statements made by Defendant lenders. The Government, in reliance on the  
3 accuracy of the claims and/or statements, agreed to pay fees for hundreds of  
4 thousands of HAMP loan modifications for the purposes of assuring payment to  
5 Defendants for assisting borrowers with their loan modification. Tens of  
6 thousands of these HAMP loan modifications were denied, which has caused great  
7 economic losses to taxpayers.  
8  
9

10           132. The fraudulent acts of the Defendant lenders totally undermined one  
11 of the core purposes of the HAMP programs which is to incentivize servicers to  
12 readily distinguish eligible borrowers from ineligible borrowers so as to more  
13 efficiently help stabilize the housing market in the United States. By submitting  
14 improper claims to HAMP the servicers not only gained financially but the  
15 borrowers were under the false impression that they may get a loan modification  
16 and did not seek out alternative ways to resolve their loan issues.  
17  
18

19           133. As a result of Defendants' actions set forth above, the United States  
20 has been severely damaged and will continue to incur damages in the future.  
21

22           134. Defendant lenders are liable for any and all payments which were  
23 issued based upon false claims and/or statements or with respect to which  
24 Defendant lenders failed to comply with federal statutes. Defendant lenders  
25  
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1 should be required to reimburse the Government for all costs the Government has  
2 incurred. These damages are trebled under the False Claims Act.

3 135. The False Claims Act requires that each Defendant lender pay the  
4 Government a civil penalty of between \$5,500 and \$11,000 for each false claim.  
5 This means that a penalty should be imposed for each false claim submitted to  
6 HAMP in which the lender falsely claimed it had complied with federal statutes  
7 and HAMP guidelines. A penalty should also be imposed for each Form 571 where  
8 the Defendant lender has charged the Government for unallowable fees.  
9  
10

11 **COUNT II**  
12 **VIOLATION OF THE FINANCIAL INSTITUTIONS REFORM,**  
13 **RECOVERY AND ENFORCEMENT ACT OF 1989,**  
14 **12 U.S.C. § 1833A (FIRREA)**

15 136. The allegations in the preceding paragraphs above are incorporated  
16 herein by reference.  
17

18 137. The Defendants knowingly made or presented false or fictitious  
19 claims to Departments of the United States, specifically HUD, in violation of 18  
20 U.S.C. § 657.  
21

22 138. The claims were material to decisions of the United States.  
23

24 139. In connection with matters within the jurisdiction of the United  
25 States, the Defendants knowingly and willfully engaged in conduct that: (a)  
26 falsified, concealed or covered up by artifices, schemes or devices, material facts,  
27  
28

1 (b) made statements and representations that violate 18 U.S.C. § 1001(a), and (c)  
2 made and used false writings or documents knowing the same to contain materially  
3 false and fictitious statements and entries.

4  
5 140. The Defendants' schemes affected federally insured financial  
6 institutions.

7  
8 **PRAYER FOR RELIEF**

9 **WHEREFORE**, the Relators/Relators respectfully request that judgment  
10 be entered in their favor and against the Defendants as follows:

11 1. On Count I, judgment against the Defendants, for treble damages  
12 and civil penalties in an amount as the Court may determine between \$5,500 and  
13 \$11,000 for each violation; an order requiring disgorgement of unlawful gains  
14 obtained by the Defendants as a result of their unlawful conduct; restitution or  
15 other remedial relief to compensate individual victims of the Defendants' unlawful  
16 conduct; civil penalties; and attorney fees and costs of investigation.

17  
18  
19 2. On Count II, judgment against the Defendants, for damages in an amount  
20 as the Court may determine, but may not exceed the lesser of \$1,000,000 per day  
21 or \$5,000,000; an order requiring disgorgement of unlawful gains obtained by the  
22 Defendants as a result of their unlawful conduct; restitution or other remedial relief  
23 to compensate individual victims of the Defendants' unlawful conduct; civil  
24 penalties; and attorney fees and costs of investigation.; and  
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1           5. For all other and further relief as the Court may deem just proper  
2 and equitable.

3 April 26, 2016  
4

5                               /s/ John Jay LeBron  
6                               JOHN JAY LEBRON  
7                               Attorneys for Relators/Relators  
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